

The Influence of Banking Distribution Channels and Financial Services Promotion on Public Interest in Becoming a Customer of Bank Bengkulu Main Branch Office



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ABSTRACT: This study measures the effect of banking distribution channels and financial services promotion on public interest in becoming customers of Bank Bengkulu Main Branch Office. This research uses a quantitative approach. The method used is the survey method. The data collection tool used a questionnaire distributed to 120 community respondents in Bengkulu City. The questionnaire was distributed online using the goofle form facility which was distributed to respondents via the whatsapp group. The data analysis method in this study uses multiple regression analysis. Hypothesis testing uses the F test, t test, and coefficient of determination testing procedures. From the results of research and discussion it is known that: (1) Banking distribution channels have a significant effect on public interest in becoming Bank Bengkulu customers; (2) Financial services promotion has a significant effect on public interest in becoming Bank Bengkulu customers; and (3) Banking distribution channels and financial services promotion simultaneously have a significant effect on public interest in becoming Bank Bengkulu customers.

KEYWORDS: Banking Distribution Channels, Financial Services Promotion and Consumer Interest

INTRODUCTION

One of the consumer behaviors in responding to a product or service and its attributes is the decision to buy or use the company's products or services. Meanwhile, consumer decision making itself is a fairly complicated behavioral process, because decision making must go through many considerations and choices between two or more alternative products or services of a company. This is in line with Peter and Olson's (2014) opinion that consumer decisions are a dynamic process that includes behavior that is constantly changing.

In theory, consumer decisions are influenced by many factors. The decision to buy or use a particular product or service is based on the behavior, decisions and desires of the consumer concerned (Kotler & Armstrong, 2018). Consumer decision making can be caused by marketing strategies carried out by companies and also due to environmental factors (Megantara & Suryani, 2016). Assael's opinion (2018) states that consumer decision models are influenced by individual characteristics, environmental factors and marketing strategy factors. Another opinion Lovelock et al. (2020) directly states that the marketing mix consisting of products/services, price, distribution and promotion (communication) can influence consumer decisions.

In the banking sector, consumer behavior is shown by their decision to become a banking customer. The interest of the consumer community in accessing banking services or becoming a customer of a bank is because currently the banking sector is an important and inseparable sector from the economic activities of the community and the business world. Various financial facilities and services can be used by the consumer community after becoming a customer ranging from savings, deposits, remittances, transfers, credit and other financial services. This means that banking institutions have a function and role that is not only limited to fulfilling the financial needs of the community, but broadly facilitates every business activity at the local, regional, national and international levels. Therefore, it can be said that the banking sector is an important sector in supporting the business world and cannot be separated (Alfansi, 2016).

In actual conditions, the development of the banking sector that occurs today is very drastic and varied and very competitive. Many facilities and service models are offered by banking sector actors to customers. Consumers or customers can choose the types of services offered according to their wants and needs. In addition, recent business competition has caused

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many banking sectors to take steps to improve and restructure services, personnel, and service coverage that have an impact on changes in the work environment both internally and externally and encourage changes in the banking organization paradigm from traditional (conventional) to modern (digitalization).

One of the service change efforts made by the banking industry is service digitalization as a modernization of financial service distribution channels. If in the past there were conventional financial services distribution channels, namely cash office (teller) distribution channels and ATM (automatic teller machine) distribution channels, then currently financial services distribution channels have increased with digital or electronic services as a result of information technology innovation and the needs of today's modern society. These digital or electronic distribution channels include financial distribution channels through SMS banking, mobile banking or internet banking (Alfansi, 2016).

Lovelock et al. (2020) explain that in the context of the service sales cycle (such as the banking industry), service distribution includes three elements, namely: (1) information flow and promotion; (2) negotiation flow and (3) product flow. Furthermore, Lovelock et al. (2020) mention three possible interactions between service providers and consumers, namely: (1) consumers visit service providers directly; (2) service providers come to consumers and (3) consumers and service providers conduct remote transactions. Related to this, Alfansi (2016) explains the types of financial distribution channels from these three interactions, namely direct distribution channels and electronic distribution channels.

Apart from the distribution channel factor, another factor that can influence consumer decisions to become a bank customer is marketing promotion. Marketing promotion is an activity carried out by companies to provide information on their products or services to the consumer community, so that the consumer community is interested in making purchases (Kotler & Armstrong, 2018). Marketing promotion is not only limited to providing information about products/services, companies and other things, but trying to persuade and influence consumers to use products or services (Kotler, 2015).

Promotion as an effective means to attract potential consumers or new customers. Promotion is a communication activity with the aim of increasing sales and company revenue (Winardi & Suparmawan, 2019). When associated with banking institutions, financial services promotion is an activity carried out by banks in providing information to the public (prospective customers), so that they decide to become their customers. Quality promotion will help banks increase sales, as a result of the increasing number of consumers (people) who become bank customers.

Bengkulu is one of the areas that is the target market of the banking industry. Currently, there are 22 banks operating in Bengkulu, consisting of 8 private banks (BUMS) and 6 government banks (5 BUMN and 1 BPD) as well as 8 Rural Banks (BPR). Bank Bengkulu is one of the financial institutions in Bengkulu that plays an important role in driving the Bengkulu economy. Bank Bengkulu is a regional government-owned bank that grows and also competes with commercial banks to gain the trust and acquisition of third party funds (DPK) from the people in Bengkulu. Bank Bengkulu provides financial services similar to those provided by other commercial banks. Currently, Bank Bengkulu has 1 head office, 11 branch offices, 16 sub-branch offices and 32 cash office units. Nationally, Bank Bengkulu is in Zone V, a zone with a low number of offices and customers.

In support of its customer service, Bank Bengkulu has annually improved its financial distribution channels, ranging from the addition of branch office networks, cash offices, ATM networks and the use of mobile/internet banking media. Currently, Bank Bengkulu has 73 ATM machines consisting of 72 units of ATM machines and 1 unit of AST (Cash Deposit ATM). When compared to the number of customers of Bank Bengkulu KCU Bengkulu, the number of ATM machines owned is currently insufficient. This can be seen from the fact that there are still queues at ATM locations when customers want to transact through ATMs.

The increase in Bengkulu people becoming customers at Bank Bengkulu is of course influenced by certain factors or motives. Based on the results of a pre-survey conducted by the author in May 2023 by conducting interviews with 3 Bank Bengkulu customers, namely Mr. "AS", Mr. "AG" and Mrs. "NL", it is known that the distribution channel factors and bank promotions are factors that influence the first informant to save at Bank Bengkulu. The second informant stated that saving at Bank Bengkulu was due to the availability of ATM facilities that have spread widely in Bengkulu City and the mobile banking service that has been used by Bank Bengkulu. The third informant gave a statement that banking facilities that have begun to be complete, ease of service / transactions such as electronic services are the reasons for saving at Bank Bengkulu.

From a number of factors that have been mentioned by consumers, it can be identified that the distribution channel and promotion factors are factors that influence people's interest in becoming bank customers. So far, studies of the factors that influence customer decisions to save at banks in various countries, regions or certain areas are relatively uniform with each other. Like Raheni (2018) who examines the effect of social media promotions on consumer buying interest. The results showed that social media promotion has a positive and significant influence on consumer interest. Likewise, Sasmita and Kurniawan's research (2020) examines the effect of promotion on consumer buying interest, resulting in findings that promotion has a

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positive and significant effect on consumer buying interest. Then, Ramadayanti and Kurriwati (2021) examined the effect of promotion and distribution channels on consumer buying interest. The findings obtained are that promotion and distribution channels have a positive and significant effect on consumer buying interest. Irawan (2015) also examines the effect of distribution channels and promotions on consumer buying interest. The results showed that promotion and distribution channels affect consumer buying interest. Silviana (2015) examines the effect of promotion and distribution channels on consumer repurchase interest. The results showed that consumer repurchase interest was positively and significantly influenced by promotion and distribution channels. Likewise, Jumiaty and Sugiarto (2015) found that distribution channels and promotions have a positive and significant influence on consumer buying interest. Other studies such as Widayarsi and Ffilia (2015) and Lestari et al. (2016) also provide empirical evidence that distribution channels and distribution channels affect consumer buying interest.

From the explanation of the theoretical opinion, it can be seen that financial distribution channels can influence consumers to become customers of a bank, due to the existence of financial service distribution channels that provide convenience for customers and also marketing promotions for the bank's financial services. In connection with the channel of distribution and marketing promotion carried out by Bank Bengkulu in distributing products/services to its customers and influencing public interest in becoming customers, the authors are interested in conducting further research.

LITERATURE REVIEW

Banking Distribution Channels

In the banking sector, consumer behavior is shown by their decision to become a banking customer. The interest of the consumer community in accessing banking services or becoming a customer of a bank is because currently the banking sector is an important and inseparable sector from the economic activities of the community and the business world. Various financial facilities and services can be used by the consumer community after becoming a customer ranging from savings, deposits, remittances, transfers, credit and other financial services. This means that banking institutions have a function and role that is not only limited to fulfilling the financial needs of the community, but broadly facilitates every business activity at the local, regional, national and international levels. Therefore, it can be said that the banking sector is an important sector in supporting the business world and cannot be separated (Alfansi, 2016). One of the service changes made by the banking industry is the digitalization of services as a modernization of financial services distribution channels. If in the past there were conventional financial services distribution channels, namely cash office (teller) distribution channels and ATM (automatic teller machine) distribution channels, then currently the financial services distribution channels have increased with digital or electronic services as a result of information technology innovation and the needs of today's modern society. These digital or electronic distribution channels include financial distribution channels through SMS banking, mobile banking or internet banking (Alfansi, 2016).

Promotion of Financial Services

Marketing promotion is an activity carried out by companies to provide information on their products or services to the consumer community, so that the consumer community is interested in making purchases (Kotler & Armstrong, 2018). Marketing promotion is not only limited to providing information about products/services, companies and other things, but trying to persuade and influence consumers to use products or services (Kotler, 2015). Promotion as an effective means of attracting potential consumers or new customers. Promotion is a communication activity with the aim of increasing sales and company revenue (Winardi & Suparmawan, 2019). When associated with banking institutions, financial services promotion is an activity carried out by banks in providing information to the public (prospective customers), so that they decide to become their customers. Quality promotion will help banks increase sales, as a result of the increasing number of consumers (people) who become bank customers.

Interest in Saving

Interest is one of the psychological aspects that has a considerable influence on behavior and interest is also a source of motivation that will direct a person in doing what they do. Purchase interest is part of the behavioral component in the attitude to consume. According to Kinnear and Taylor, buying interest is part of the component of consumer behavior in a consuming attitude, the respondent's tendency to act before the buying decision is actually carried out.

Analysis Framework

Based on the theory underlying the research, problem formulation and research objectives, the schematic framework of this research analysis can be seen in Figure 1 below.

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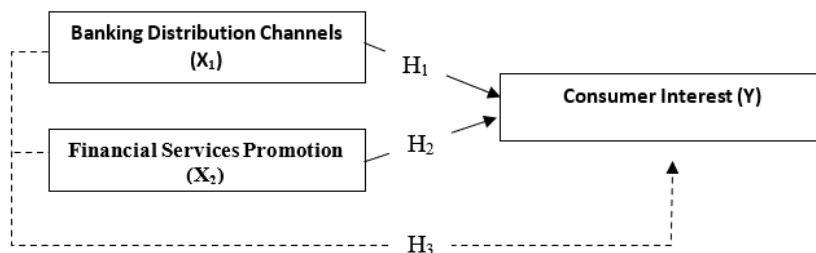


Figure 1. Analysis Framework

Hypothesis Development

Banking Distribution Channels and Interest in Saving

Banking distribution channels are the means or media used by banks to distribute their products or services to consumers or customers. If banks have adequate distribution channels, they will be able to attract public interest or prospective customers to use bank financial services. In addition, the development of information technology has changed the distribution channels of financial services. If in the past, we only knew direct distribution channels, where customers had to visit cash offices/branch offices or ATM machines to get financial services, then nowadays, through electronic channels, customers no longer need to go to cash offices/branch offices or ATM machines to get financial services (Alfansi, 2016). The study conducted by Aisya and Riyadi (2020) provides empirical evidence that better financial distribution channels make people more interested in saving. Likewise, Ortega and Alhifni's (2017) research also provides evidence that people's interest in saving is influenced by the distribution channels of a bank's financial services. From expert opinion and empirical research that has been conducted by previous research, it can be seen that distribution channels have a positive influence on customer interest in saving at a bank. Thus, the research hypothesis can be formulated as follows.

H1: Banking distribution channels affect public interest in becoming customers at Bank Bengkulu

Financial Services Promotion and Interest in Saving

There are many ways that marketing (in this case banking) can communicate financial products to prospective or existing customers. Traditional promotion mix methods such as personal selling, advertising, sales promotion, and publicity can still be used in financial services promotion. Technological changes and developments have given rise to new media in financial services communication. These new promotional media affect integrated financial services communication strategies in the banking industry (Alfansi, 2016). The study conducted by Aisya and Riyadi (2020) provides empirical evidence that better banking promotions make people more interested in saving. Likewise, Ortega and Alhifni's research (2017) also provides evidence that people's interest in saving is influenced by promotions carried out by the bank. This research is also supported by Rahmayanti (2018) and Cahyadi (2017) that promotion can effectively increase people's interest in saving at a bank. From expert opinion and empirical research that has been carried out by previous research, it can be seen that banking promotions have a positive influence on customer interest in saving at a bank. Thus, the research hypothesis can be formulated as follows.

H2: Promotion of financial services affects public interest in becoming customers at Bank Bengkulu Main Branch Office.

Banking Distribution Channels and Financial Services Promotion on Public Interest

In marketing activities, the term 4P marketing mix (product, place, price and promotion) is known (Kotler, 2015) or the 7P marketing mix (product, place, price, promotion psychal efficacy, people, and process) ((Lovelock, Wirtz & Mussry, 2020). The 4P marketing mix concept is more specific to the product marketing mix, while the 7P marketing mix focuses more on the service marketing mix. Both 4P and 7P discuss distribution channels (place) and promotion (promotion). Thus it can be concluded that distribution channels and promotion are very important aspects in marketing activities for both products and services. Lovelock et al. (2020) explain that in the marketing mix, especially promotion and distribution, there are three elements, namely: (1) information flow and promotion. Distribution of information and promotional materials related to service offerings. The goal is to get consumers interested in using or buying services; (2) negotiation flow, namely making agreements on the configuration, features and conditions of service delivery. The goal is to sell the right to use the service; and (3) product flow, where many services, especially services that involve a procession of people or a procession of ownership, require physical delivery facilities. The study conducted by Aisya and Riyadi (2020) provides empirical evidence that better banking distribution and promotion channels make people interested in saving. Likewise, Ortega and Alhifni's research (2017) also provides evidence that people's interest in saving is influenced by the distribution and promotion channels carried out by the bank. This research is also

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supported by Rahmayanti (2018) and Cahyadi (2017) that distribution channels and promotions can effectively increase people's interest in saving at a bank. From expert opinions and empirical research that has been carried out by previous research, it can be seen that banking distribution and promotion channels have a positive influence on customer interest in saving at a bank. Thus, the research hypothesis can be formulated as follows.

H3: Banking distribution channels and financial services promotion jointly influence public interest in becoming customers at Bank Bengkulu Main Branch Office.

RESEARCH METHODS

This research uses a quantitative approach. The method used is the survey method. The data collection tool used a questionnaire distributed to 120 community respondents in Bengkulu City. The questionnaire was distributed online using the google form facility which was distributed to respondents via the whatsapp group. The data analysis method in this study uses multiple regression analysis. Validity and Reliability tests were conducted and Test Hypothesis testing uses the F test, t test, and coefficient of determination testing procedures.

RESULTS AND DISCUSSION

Respondent Characteristic

Based on the results of the study, the demographic characteristics of respondents were obtained, ranging from gender, age, occupation and income of respondents. The four characteristics of the respondents are described below.

a) Gender

Based on the results, it is known that the proportion of male respondents as customers of Bank Bengkulu Main Branch Office is more dominant than female users. Male customers amounted to 57% and females amounted to 43%. Although the proportion of men and women is quite different, this is only a coincidental factor, because in providing banking services, Bank Bengkulu does not discriminate between men and women. All customers who come will be served well by Bank Bengkulu employees.

b) Ages

The proportion of respondents aged between 31-40 years and aged between 41-50 years dominates as customers of Bank Bengkulu Main Branch Office. It can be said that Bank Bengkulu customers are mature and mature. This age encourages customers to make decisions according to their own individual assessments and perceptions.

c) Education

The most dominant respondents in the study had an undergraduate education level. The proportion of respondents with undergraduate education is 56%, followed by respondents with diploma education (25%), high school / equivalent (13%) and postgraduate (6%). The respondents' adequate level of education will make the respondents' thinking patterns better, so that in making decisions they will base it on certain considerations that are considered appropriate, including the decision to save at the Main Branch Office of Bank Bengkulu.

DATA ANALYSIS RESULT

a. Validity and Reliability tests

The test results show that all correlation coefficient values (r-count) of the research variable indicators are greater than the r-table of 0.176. These results illustrate that all research instruments used to measure research variables are valid. Furthermore, the Cronbach's alpha value of all research variables has a value greater than 0.60. This result means that all research variables are reliable.

b. Result of Analysis

Regression analysis in the study was used to test the effect of banking distribution channel variables and financial services promotion on public interest in saving at Bank Bengkulu Main Branch Office. The results of the regression analysis obtained are summarized in Table 1 below.

Table 1. Regression Analysis Results

		Coeff. Value	Std. Error	t-test	Sig.	Ket
Formulation: $Y = a + b_1X_1 + b_2X_2 + e$						
Constanta	a	0,027	0,455	0,059	0,953	
Distribution banking channel	b_1	0,362	0,059	6,102	0,000	Significant
Promotion of financial service	b_2	0,656	0,050	10,664	0,000	Significant

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Based on the results of regression analysis, the following equation is obtained:

$$Y = 0.027 + 0.362X_1 + 0.656X_2$$

The interpretation of the regression equation obtained is:

1. The constant value (a) of 0.027 indicates that if the banking distribution channel and financial services promotion are equal to zero (0), then the public interest in becoming a customer of Bank Bengkulu Main Branch Office is constant (fixed) at 0.027.
2. The regression coefficient of the Banking Distribution Channel variable (b1) of 0.362 indicates that if the banking distribution channel increases, the public's interest in becoming a customer of Bank Bengkulu Main Branch Office will also increase.
3. The regression coefficient of the Financial Services Promotion variable (b2) of 0.656 indicates that if the promotion of financial services increases, the public's interest in becoming a customer of Bank Bengkulu Main Branch Office will also increase.

From the results of the regression analysis, it can be seen that the most dominant factor influencing people's interest in becoming customers of Bank Bengkulu Main Branch Office is the financial services promotion factor, with an influence coefficient of 0.656.

c. Result of Hypotesis Test

Based on the results of the regression analysis as summarized in Table 1, the following test results were obtained.

- a) The t-statistic value and p-value of the banking distribution channel variable are 6.102 and 0.000. The p-value of $0.000 < \alpha 0.05$; which means that H_a is accepted and H_o is rejected. Thus, the hypothesis that reads "Banking distribution channels affect people's interest in becoming customers of Bank Bengkulu Main Branch Office" is accepted.
- b) The t-statistic value and p-value of the financial services promotion variable are 10.664 and 0.000. The p-value of $0.000 < \alpha 0.05$; which means that H_a is accepted and H_o is rejected. Thus, the hypothesis that reads "Promotion of financial services affects people's interest in becoming customers of Bank Bengkulu Main Branch Office" is accepted.
- c) The F test is used to test the simultaneous effect of the independent variable (X) on the dependent variable (Y) (Ghozali, 2013). In this study, the F test was used to test the simultaneous effect of banking distribution channel variables and financial services promotion on public interest in becoming customers of Bank Bengkulu Main Branch Office. Table 2 summarises the F-count values and their p-values.

Table 2. Output of F-count values and their p-values

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1205.102	2	602.551	779.076	.000 ^a
	Residual	90.490	117	.773		
	Total	1295.592	119			

Based on the results of the regression analysis in Table 2, the results of the F-count and p-value are 779.076 and 0.000. The p-value of $0.000 < \alpha 0.05$. These results indicate that H_a is accepted and H_o is rejected. Thus, banking distribution channels and financial services promotion simultaneously affect public interest in becoming customers of Bank Bengkulu Main Branch Office.

d. Coefficient of Determination (R^2)

The results of the output of the coefficient of determination (R^2) value are shown in Table 3

Table 3. Output of the Coefficient of Determination (R^2) Value

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.964 ^a	.930	.929	.87944

Based on Table 3, it is known that the coefficient of determination (R^2) is 0.930. This means that the variable ability of banking distribution channels and financial services promotion in influencing public interest in becoming customers of Bank Bengkulu Main Branch Office is 93%. While the remaining 7% is influenced by other factors not examined.

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DISCUSSION

The Effect of Banking Distribution Channels on Public Interest

Based on the results of the study, it is known that banking distribution channels have a significant effect on public interest in becoming Bank Bengkulu customers. The effect of the banking distribution channel is positive, meaning that if the banking distribution channel is getting better, the public interest in becoming Bank Bengkulu customers will be higher. From the results of descriptive analysis, it is known that banking distribution channels at Bank Bengkulu have been perceived very well by respondents. This result means that research respondents strongly agree with the distribution channels owned by Bank Bengkulu. The distribution channels owned by Bank Bengkulu include conventional channels (cash offices and ATMs), as well as electronic distribution channels (such as SMS-banking and mobile banking). Both types of banking channels have been perceived very well by respondents, thus increasing customer interest in becoming Bank Bengkulu customers in general. According to Kotler and Armstrong (2018), the distribution channel is an organisational device that is included in the process by which a product or service can be used or consumed by consumers or users. Keegan and Green (2017) explain that distribution channels are channel media used by producers to distribute goods or services from producers to consumers or users of products or services. From this view, it can be seen that the distribution channel is tasked with delivering products or services produced by companies or producers to their consumers. Banking distribution channels are a means or medium used by banks to distribute their products or services to consumers or customers. If banks have adequate distribution channels, it will be able to attract the interest of the public or potential customers to use bank financial services. Moreover, nowadays, the development of information technology has changed the distribution channel of financial services. If in the past, we only knew direct distribution channels, where customers had to visit cash offices/branch offices or ATM machines to get financial services, then now, through electronic channels, customers no longer need to go to cash offices/branch offices or ATM machines to get financial services (Alfansi, 2016). The results of this study are supported by a study conducted by Aisya and Riyadi (2020) which provides empirical evidence that better financial distribution channels make people more interested in saving. Likewise, Ortega and Alhifni's (2017) research also provides evidence that people's interest in saving is influenced by the distribution channels of a bank's financial services.

The Effect of Financial Services Promotion on Public Interest

Based on the results of the study, it is known that the promotion of financial services has a significant effect on public interest in becoming Bank Bengkulu customers. The effect of financial services promotion is positive, meaning that if the promotion of financial services is getting better, the public interest in becoming Bank Bengkulu customers will be higher. From the results of descriptive analysis, it is known that the promotion of financial services carried out by Bank Bengkulu is very good. This result means that research respondents strongly agree with the promotion of financial services that has been carried out by Bank Bengkulu. The promotion of financial services carried out is promotion through mass and electronic media, promotion through personal selling and promotion through pamphlets and brochures. The promotion of financial services is felt to be effective in influencing public interest in becoming Bank Bengkulu customers. The uniqueness of services is a challenge in services marketing communication. The intangible, diverse, sometimes inseparable production and consumption, and contextual characteristics of financial services are factors that marketers must consider in developing financial services communication programmes (Alfansi, 2016). The intangibility of financial services makes it difficult for financial services marketers to physically display their services. Related to this, there are many ways that marketers (in this case, banks) can communicate financial products to their potential customers. Traditional promotion mix methods such as personal selling, advertising, sales promotion, and publicity can still be used in the promotion of financial services. Technological changes and developments have given rise to new media in financial services communication. This new promotional media affects integrated financial services communication strategies in the banking industry (Alfansi, 2016). The results of the study are in line with the study conducted by Aisya and Riyadi (2020) which provides empirical evidence that better banking promotions make people more interested in saving. Likewise, research by Ortega and Alhifni (2017) also provides evidence that people's interest in saving is influenced by promotions carried out by the bank. This research is also supported by Rahmayanti (2018) and Cahyadi (2017) that promotion can effectively increase people's interest in saving at a bank.

The Effect of Banking Distribution Channels and Promotion of Financial Services on Public Interest

Based on the research results, it is known that banking distribution channels and financial services promotion simultaneously have a significant effect on public interest in becoming Bank Bengkulu customers. This means that if the banking distribution channels and financial services promotion are getting better, the public interest in becoming Bank Bengkulu customers will be higher. From the results of descriptive analysis, it is known that banking distribution channels and promotion

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of financial services at Bank Bengkulu have been implemented very well. This of course will have an impact on public interest in becoming customers. Thus, the ability of the banking distribution channel variables and the promotion of financial services in explaining the variation in changes from the variable of public interest in becoming customers of Bank Bengkulu Main Branch Office is very high or very good. In marketing activities, the term 4P marketing mix (product, place, price and promotion) is known (Kotler, 2015) or the 7P marketing mix (product, place, price, promotion psychal efidence, people, and process) ((Lovelock, Wirtz & Mussry, 2020). The 4P marketing mix concept is more specific to the product marketing mix, while the 7P marketing mix focuses more on the service marketing mix. Both 4P and 7P discuss distribution channels (place) and promotion (promotion). Thus it can be concluded that distribution channels and promotion are very important aspects in marketing activities for both products and services. Lovelock et al. (2020) explain that in the marketing mix, especially promotion and distribution, there are three elements, namely: (1) information flow and promotion. Distribution of information and promotional materials related to service offerings. The goal is to get consumers interested in using or buying services; (2) negotiation flow, namely making agreements on the configuration, features and conditions of service delivery. The goal is to sell the right to use the service; and (3) product flow, where many services, especially services that involve a procession of people or a procession of ownership, require physical delivery facilities. The results of this study are in line with a study conducted by Aisyah and Riyadi (2020) which provides empirical evidence that better banking distribution and promotion channels make people interested in saving. Likewise, Ortega and Alhifni's research (2017) also provides evidence that people's interest in saving is influenced by the distribution and promotion channels carried out by the bank. This research is also supported by Rahmayanti (2018) and Cahyadi (2017) that distribution and promotion channels can effectively increase people's interest in saving at a bank.

CONCLUSION

The conclusion of this study is that banking distribution channels have a significant effect on public interest in becoming Bank Bengkulu customers. The effect of the banking distribution channel is positive, meaning that if the banking distribution channel is getting better, the public interest in becoming Bank Bengkulu customers will be higher. Furthermore, the promotion of financial services also has a significant effect on public interest in becoming Bank Bengkulu customers. The effect of financial services promotion is positive, meaning that if the promotion of financial services is getting better, the public interest in becoming Bank Bengkulu customers will be higher.

LIMITATION AND STUDY FORWARD

This study only discusses the effect of banking distribution and financial services distribution channels on saving interest. Meanwhile, interest in saving itself is influenced by many other relevant factors. Therefore, for future research to develop this research by adding new factors that influence saving interest.

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