What Factors Do Customers Consider Before Deciding To Open A Bank Account?

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Abstract:
The purpose of this study is to determine how bank personnel' communication and understanding, as well as the telemarketing strategies used by banks, can affect consumers' decisions to open accounts. The study's participants were patrons of both commercial and state-owned banks (X and Y). 205 participants made up the sample that was gathered through incidental sampling. Questionnaires were distributed between November and December of 2023. The SmartPLS data analysis approach was applied. The findings demonstrate that the three independent research variables—communication, knowledge, and telemarketing—have an impact on consumers' decisions to open bank accounts. By concentrating on this, the company will be able to increase sales and long-term business growth, especially in the area of acquiring new customers.

Keywords: Communication, Product Knowledge, Telemarketing

1. Introduction

An economic sector that is crucial to the growth of a nation's economy is the banking sector. At the moment, Indonesia's banking sector is developing quickly and facing more and more competition (Hasan, 2014). This is demonstrated by the sheer number of banks in Indonesia. As financial institutions that offer financial services, invest, and manage funds, banks must constantly innovate to enhance their offerings, be flexible enough to adjust to shifting market conditions and have a thorough understanding of the needs and desires of their clientele. This occurs because most individuals and non-banking businesses continue to place their extra money in banking and bank products including current accounts, savings accounts, and deposits (OJK, 2019). Hence, financial institutions must comprehend and leverage the variables that may impact an individual's decision to open an account. This will satisfy current needs, offer value, and eventually draw in clients.

Kotler & Keller (2010) propose that the act of selecting desired goods and services can be seen as the decision to become a customer. The choice to open an account at a bank is not made carelessly by the consumer. The banking sector is becoming more and more competitive, thus banks need to be able to comprehend the aspects that affect a customer's decision to open an account. Non-financial factors exist in addition to financial ones, such as successful communication and interpersonal connection.

Companies utilize communication as a methodology and set of methods to communicate with clients about their offerings of goods and services distinctively and innovatively (Kusuma, 2022). In this instance, communication refers to the techniques by which one might interact with clients to sway their selection of the bank's goods or services. Prior Research demonstrates that communication has a major role in influencing a person's decision to become a client, which lends credence to this concept (Adelia, 2019).

Product knowledge is information that has been arranged and structured (Chen & Huan, 2022). Here, it alludes to a thorough comprehension of the goods or services the bank offers to communicate with clients. This comprehension is crucial to guarantee that the information provided to clients is pertinent and simple to comprehend, giving them knowledge about the bank's goods. According to Octa (2018) research findings, knowing what product knowledge (or product knowledge) is can have a big impact on a person's decision to become a customer.

Telemarketing is the practice of marketing to consumers via the phone by offering goods and services (Kotler et al., 2017). Telemarketing, or telephone marketing, is an efficient and cost-effective

marketing strategy for businesses, particularly the banking sector, as banks can readily reach all target audiences and offer their products and services to clients without having to meet in person. According to Ramdhan's research (2023), telemarketing has a big impact on people's decisions to become customers.

In their study, Haloho & Purba (2018) demonstrate the impact of communication on the choice to become a client. Next, a study by Maulana et al., (2020) demonstrates the impact of product knowledge on the choice to become a client. In his research, Sulaehani (2016) demonstrates how telemarketing affects choices. On the other hand, new research can be defined as studies on the influence of telemarketing, product knowledge, and communication on the decision to become a customer in this particular scenario. In light of this justification, the purpose of this study was to determine the impact of telemarketing, product expertise, and communication on the choice to become a client.

2. Theoretical Overview and Hypothesis Development

Communication

Effective communication plays a crucial role in the way businesses tell their clientele about the goods and services they offer (Lestari et al., 2015). According Emile Woolf International (2015) communication is the act of a business delivering or exchanging information by speech, writing, or other mediums. Electronic media can be used for communication, and it can transmit information more quickly, claim Dadová & Soviar (2021).

The delivery and comprehension of a purpose are then defined as communication (Hery, 2017); in this instance, the message that the business will transmit takes the shape of information. More than that, communication is not just for conveying information, but rather it is a way for companies to interact and seek information that customers need which can influence customer decisions (DK, 2009).

Apart from that, good, relevant, and trustworthy communication can create good responses from customers (Zephaniah et al., 2020). The important stages in communication are encoding - decoding, transmission and feedback (Rohman, 2018). Information derived from reliable communication sources may have an impact on a decision to become a client (Venciute et al., 2023). According to Hanaysha's (2022) additional research, businesses can influence potential consumers' behavior by creating messages that elicit responses about the choice to become a client. The study hypothesis that is based on this study is:

H1: Communication influences the decision to become abank customer

Product Knowledge

Product knowledge, according to Anderson & Kowal (2020), is knowledge about a good or service that is owned. This product knowledge has an important role in fulfilling consumers' curiosity about the products they will use (Yassen et al., 2022). Product knowledge according to Rao & Sieben (1992) is precise information that is retained in customers' memory and is on par with their comprehension of it. However, Ta'Amnha et al., (2023) stress that product knowledge is knowledge that plays a significant part in aiding businesses in promoting their goods or services. Subsequently (Beatty & Smith, 1987) characterize product knowledge as the opinions and experiences that customers have with particular products and services before using the product knowledge then defined by Peter & Olson (2010) as consumer information or knowledge about a variety of goods and services, in this case in the form of benefits and features of the goods and services. The four indications of product knowledge are product attributes, functional implications, psychosocial effects, and product value (Peter & Olson, 2010).

In their study, Zakaria et al. (2024) found that a customer's understanding of bank products can offer a wide range of insightful information to the client directly. Additionally, a customer's awareness of bank services and products might offer a wider range of options based on their needs (Yang & Chang, 2012). The hypothesis proposed is:

H2: Product Knowledge influences the decision to become a bank customer

Telemarketing

Kotler & Armstrong (2012) telemarketing as direct marketing that provides a quick, inexpensive, and effective substitute for reaching clients. In recent times, telemarketing has emerged as a popular marketing tactic employed by banks (Xie et al., 2023).

Moro et al. (2014) state that telemarketing is a common tactic for enhancing business, particularly in the banking industry. This type of marketing is employed directly to target specific customer groups by calling clients to achieve marketing goals. Not only may telephone contact to facilitate product marketing, but it can also facilitate clients' understanding of the bank's offerings (Yan et al., 2020).

Bendremer (2003) identified four telltale signs of telemarketing: the appropriate mindset, prospect identification, timely message delivery, and effective message delivery. According to De Stefani's (2018) research, telemarketing is considered successful in this scenario if the potential consumer answers the phone and accepts the offer of the product. The hypothesis proposed is:

H3: Telemarketing influences the decision to become a bank customer

Decision to Become a Bank Customer

Ibrahim (2023) defines decision-making as the act of selecting from a range of available options. Consumer decisions, on the other hand, are determined by how well a business or bank meets the expectations of its clients, in this example, the marketing value provided by the bank's assortment of goods and services (Sangaji & Sopiah, 2016). According to Sudaryono (2017), decision-making is the process by which a client selects a course of action from two or more options, using the company's in this example, the bank's product or service. Customers use a variety of procedures known as decision-making when selecting a product or service, taking into account a range of different options (Zahra & Paludi, 2023).

Furthermore, Sukaatmadja (2022) asserts that telemarketing, product knowledge, and communication all have a significant impact on the decision-making process involved in making a purchase or becoming a client. The choice to become a customer is a pattern of behavior that originates from and proceeds through a decision-making process that includes some choices, including identifying needs, gathering information, weighing available options, and making The following figure illustrates the study framework based on the explanation of the relationship between variables. mission to become a customer, and acting after becoming a customer (Karimi et al., 2015).
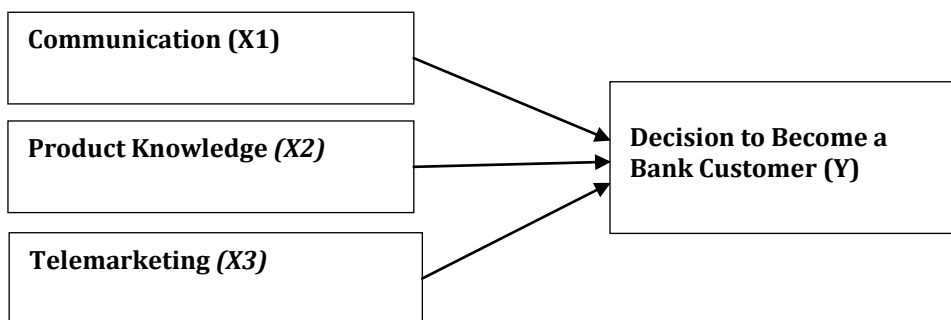

Figure 1. Framework of Thinking

3. Method

Customers of the two banks that made up the study's population were state-owned (X) and private banks (Y). 205 persons made up the sample size utilizing the accidental sampling technique. The study was carried out in January and December of 2023 and 2024. Customers who occurred to encounter the author and were willing to complete a questionnaire were given access to a Google form, which was used for the research (Sugiyono, 2018).

The Likert scale in this study has five points: 1 for severely disagree, 2 for disagree, 3 for neutral, 4 for agree, and 5 for strongly agree. Subsequently, SmartPLS 3 was utilized to examine the data through several testing procedures such as model validity and reliability testing, multicollinearity testing, F, R, SRMR, Q2, and hypothesis testing

4. Result & Discussion
Respondent Demographics
Based on the following table, the number of respondents was 205 respondents with response data from men as many as 96 a percentage of 46.8% of respondents, and women as many as 109 respondents a percentage of 53.2%. With each varying age. Responses from respondents under the age of 20 were 11.2%, 20-30 years

were 66.3%, 30-40 years were 18.5% and over 40 years were 3.9%. Then based on the bank products owned by respondents, the majority of respondents have bank products in the form of savings a percentage of 76.5%, followed by respondents who have savings & deposit products at 10.7% and 3.4% for respondents who have savings & KPR/KTA followed by products others listed in the table. With a length of time as a customer under 1 year it is 12.2%, 2-5 years 49.8, 5-10 years 25.9%, and more than 10 years 12.2%. This shows that respondents have various banking products so they have the desire to become bank customers.

Table 1. Respondent Demographic Data

Characteristics	Numbers	Percentage (%)
Gender		
Men	96	46.8
Women	109	53.2
Age		
< 20 year	23	11.2
20 – 30 year	136	66.3
30 – 40 year	38	18.5
> 40 year	8	3.9
Owned Bank Items		
Savings	157	76.5
Deposit	6	2.9
Giro	3	1.5
KPR/KTA	1	0.5
Savings & Deposit	22	10.7
Savings, Deposit, Giro	3	1.5
Savings, Deposit, KPR/KTA	4	2
Savings, Giro, KPR/KTA	1	0.5
Savings, KPR / KTA	7	3.4
Savings & Securities	1	0.5
Length of Time to Become a Customer		
< 1 year	25	12.2
2 – 5 year	102	49.8
6 – 10 year	53	25.9
> 10 year	25	12.2
Total	205	100

Sources: Authors, 2024
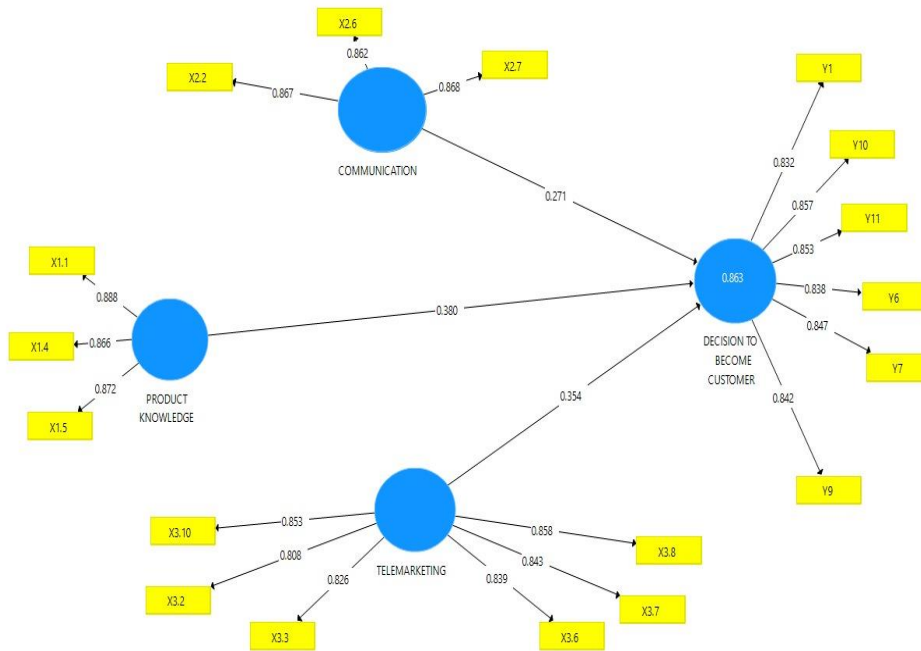
Model Structural

Figure 2. Structural Model
Source: Authors, 2024

Table 2. Measurement Model Evaluation

Variable	Indicator	Item	Loading Factor	Cronbach's Alpha	Composite Reliability	AVE
Communication	1.encoding - decoding	X2.2	0.867	0.833	0.900	0.749
	2.transmission	X2.6	0.862			
	3.feedback (Rohman, 2018)	X2.7	0.868			
Product Knowledge	1.product attributes	X1.1	0.888	0.847	0.908	0.766
	2.functional implications	X1.4	0.866			
	3 psychosocial effects	X1.5	0.872			
	4. product value (Peter & Olson, 2010)					
Telemarketing	1. the appropriate mindset	X3.10	0.853	0.915	0.934	0.702
	2. prospect identification	X3.2	0.808			
	3. timely message delivery	X3.3	0.826			

				0.920	0.937	0.714
4. effective message delivery (Bendremer, 2003)	X3.6	0.839				
	X3.7	0.843				
	X3.8	0.858				
Decision To Become a Customer Bank	1. identifying needs	Y1	0.832			
	2. gathering information	Y10	0.857			
	3. weighing available options	Y11	0.853			
	4. making The following	Y6	0.838			
	5. mission to become a customer	Y7	0.847			
	6. acting after becoming a customer (Karimi et al., 2015)	Y9	0.842			

Source: Authors, 2024

The table above (table 2) shows that the correlation of each component has a value greater than 0.700. This figure also applies to all selected data points which also show coefficient values greater than 0.700. This shows that all variables used in this research meet the requirements or criteria for validity and reliability (Ghozali, 2011). Apart from that, PLS also uses composite reliability and Cronbach's Alpha value to measure the suitability of each component. In this case, it will be fulfilled if the value (CR) is greater than 0.7. In the table above the (CR) value is greater than 0.7, therefore showing good agreement between components in the data. In the table above the values range from 0.702 to 0.766. The AVE of all variables ranges from 0.598 to 0.732, which shows that all of them meet the AVE standard.

Table 3. Discriminant Validity-Fornell Lacker

Variable	Communication	Product Knowledge	Telemarketing	Decision To Become a Customer
Communication	0.866			
Decision To Become a Customer	0.838	0.845		
Product Knowledge	0.753	0.863	0.875	
Telemarketing	0.792	0.868	0.787	0.838

Source: Authors, 2024

Table 3 displays the highest values for each variable: telemarketing (0.838), product understanding (0.875), decision to become a client (0.845), and communication (0.866). If it can be demonstrated that each variable has a larger loading factor value than other latent constructs, discriminant validity can be deemed legitimate based on these findings. Consequently, discriminant validity might be considered to be true (Fornell, & Larcker, 1981).

Table 4. Multicollinearity Test (Inner VIF Values)

	Decision To Become a Customer

Communication	3.040
Decision To Become a Customer	
Product Knowledge	2.984
Telemarketing	3.463

Source: Authors, 2024

In Table 4, the multicollinearity test used as a parameter is the VIF value. In this study, the VIF value was 2,984 – 3,463, meaning it was less than or equal to 5.0. These results show that multicollinearity is not a problem and makes it possible to carry out further research.

Tabel 5. Determination Coefficient Test (R square)

	R Square	**R Square Adjusted**
Decision To Become a Customer	0.863	0.861

Source: Authors, 2024

The coefficient of determination value ranges from 0 to 1. Based on Table 5, the coefficient of determination value is 0.863 or 86.3%, so it can be said that the influence of communication, product knowledge, and telemarketing variables, or what are called independent variables has a big influence on the dependent variable, in this case the decision to become a customer.

Table 6. Prediction Accuracy Test (Q2)

	SSO	**SSE**	**Q² (=1-SSE/SSO)**
Communication	615.000	321.507	0.477
Decision To Become a Customer	1230.000	503.314	0.591
Product Knowledge	615.000	304.532	0.505
Telemarketing	1230.000	523.776	0.574

Source: Authors, 2024

In table 6 the Q2 value is used to test prediction accuracy. In this case, it is said that the prediction accuracy is high when the Q2 value is greater than 0, if the Q2 value is smaller than 0 then the prediction accuracy is low. In the table above, the variable has a Q2 value > 0, so it can be said that the prediction accuracy is high with a value between 0.477 – 0.591.

Tabel 7. F Test

Variabel	**F Square**	**Result**
Communication (X1) -> Decision To Become Customer (Y)	0.176	Medium
Product Knowledge (X2)-> Decision To Become Customer (Y)	0.354	High
Telemarketing (X3)-> Decision To Become Customer (Y)	0.265	Medium

Source: Authors, 2024

The F test measures the level of influence of the relationship between the independent variable and the dependent variable. An F-Square value > 0.02 indicates a small influence, F-Square > 0.15 indicates a moderate influence, F-Square > 0.35 indicates a large influence and F-Square = 0.02 indicates no influence.

Table 7 shows that communication has a moderate influence on the decision to become a customer, product knowledge has a large influence on the decision to become a customer and telemarketing has a moderate influence on the decision to become a customer.

Table 8. Path Coefficient

Variable	Original Sample (O)	Sample Mean (M)	T Statistic (| O/STDEV |)	P Values	Result
Communication -> Decision To Become Customer	0.271	0.271	4.311	0.000	Accepted
Product Knowledge -> Decision To Become Customer	0.380	0.377	6.819	0.000	Accepted
Telemarketing -> Decision To Become Customer	0.354	0.358	5.397	0.000	Accepted

Source: Authors, 2024

Table 8 above shows that the relationship between communication and the decision to become a customer has a value of t = 4.311, which shows t > 1.96, and p = 0.000, which shows p < 0.05, which means the hypothesis is accepted, then the relationship between product knowledge and the decision to become a customer has t value = 6.819, which shows t > 1.96, and p = 0.000, which shows p < 0.05, which means the hypothesis is accepted. As well as the relationship between telemarketing and the decision to become a customer which has a value of t = 5.397, which shows t > 1.96, and p = 0.000, which shows p < 0.05, which means the hypothesis is accepted.

5. Discussion

Communication, product expertise, and telemarketing efforts by the bank to entice the general public to establish accounts and become customers all have an impact on a bank customer's decision. The study's findings indicate that bank X and Y clients' decisions to open accounts are impacted by the way bank staff members interact with one another and disseminate information about the bank. Banking businesses can boost the appeal or selling power of their goods and services by efficiently communicating with clients. Since communication is a component of marketing (Rahmiati et al., 2023), ait is also crucial for providing information about banking services and products and for promptly and accurately meeting client requests. In addition to keeping current clients, this also allows the bank to acquire new ones and sway their choices about which goods and services to utilize. In addition to communication, people's decision over which bank to use is influenced by bank staff's product understanding. By learning more about the bank products available and their financial needs, customers may make more informed decisions. Customers might be encouraged to make decisions more when bank workers can effectively transmit their knowledge about items (Elsya & Indriyani, 2020).

Additionally, telemarketing a method that banks use to reach out to prospective customers influences people's decisions to get bank accounts. Telemarketing is a quick and easy technique to reach out to potential clients over the phone in a professional and well-organized manner (Ambille & Beauty, 2021). Employing qualified and experienced telemarketers to make cold calls and close deals is advantageous for businesses (Bendremer, 2003). Then, banks can inform customers about their offerings of products and services through telemarketing that is done in a professional, courteous, and educational manner. Telemarketing, then, can boost revenue and encourage consumers to use the provided goods and services.

6. Conclusion And Recomendations

Based on the study's findings, decision-makers may be influenced to become customers by telemarketing, product expertise, and communication. Financial institutions can monitor customer communication tactics, product expertise, and telemarketing, all of which are critical components of initiatives to boost marketing

potency. In this instance, businesses can highlight their goods and services and give clients a satisfying experience by using expert telemarketing, in-depth product knowledge, and efficient communication. Focusing on this will enable the business to boost long-term business growth and sales, particularly in the acquisition of new clients. In addition to serving as a guide for the next research, the findings of this study can be utilized to sell goods and services, particularly banking.

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