

The Influence of Offline BPR Deposit Events by Komunal on Customer Funding Decision Making

Mutiara Puspa Putri Iswatie ^{1*}, Wiliam Santoso ²

^{1,2} Ciputra University Surabaya, Indonesia

* Corresponding Author: mpuspaputri@magister.ciputra.ac.id

Article History

Received: 18-05-2026

Revised: 23-05-2026

Published: 30-05-2026

Keywords: *Offline Events, Trust, Customer Intention, Customer Decision*

ABSTRACT

This study aims to analyze the influence of offline events on trust, customer intention, and customer decision in placing funds in DepositoBPR by Komunal, both directly and through mediating variables of trust and customer intention. This study uses a quantitative approach with a survey method on 210 respondents, prospective customers and customers of DepositoBPR by Komunal. Data analysis was conducted using Structural Equation Modeling (SEM) with the Partial Least Square (PLS) method through SmartPLS software. The results of the study indicate that offline events have a positive and significant effect on trust, customer intention, and customer decision. In addition, trust has a significant effect on customer intention and customer decision, while customer intention also has a significant effect on customer decision. This study also found that trust and customer intention are able to mediate the influence of offline events on customer decisions in placing funds in DepositoBPR by Komunal. The research findings confirm that marketing strategies through offline events are still effective in building trust, increasing intention, and encouraging customer funding decisions in digital financial services.

INTRODUCTION

In the modern, digital banking era, customer decision-making about placing funds in the form of deposits has become increasingly complex. As a financial institution focused on savings products, DepositoBPR by Komunal needs to understand the various factors that influence customer decisions. In practice, amidst intense competition and rapid changes in consumer behavior, *offline events* have become a crucial marketing strategy for attracting attention and building trust. *Offline events* provide a space for direct interaction between the

company and customers, an opportunity to explain products in detail, and a means to build more personal relationships with potential customers (Hardjono & Setyanto, 2024).

This research was conducted primarily to understand *the behavior* of DepositoBPR by Komunal customers in making *funding decisions* and selecting deposit products as investment instruments. The urgency of this research is further strengthened by the fact that, although the total nominal *funding* of DepositoBPR by Komunal continues to increase year after year, this growth will not be linear with the number of new customers by 2024, as shown in the following graph:

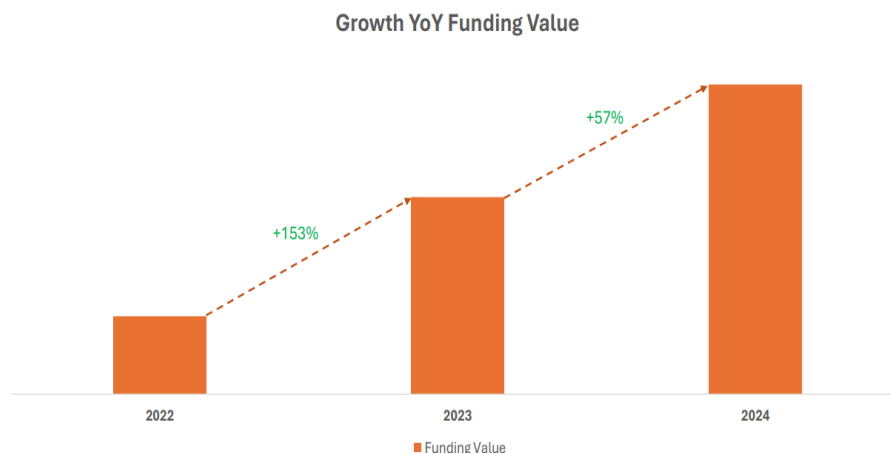


Figure 1. *Growth Funding Value Chart* of DepositoBPR by Komunal for the 2022-2024 Period

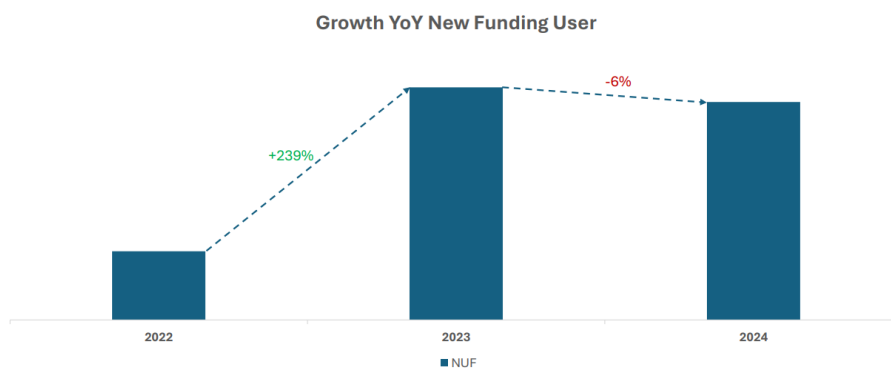


Figure 2. *Growth Chart of New User Funding* DepositoBPR by Komunal Period 2022-2024

This phenomenon indicates that the increase in *funding value* is primarily coming from existing customers, while new customer acquisition is slowing. This situation raises important questions: to what extent *offline event strategies* can build *trust*, drive *customer intention*, and ultimately influence *customer decisions* regarding depositing funds in DepositoBPR by Komunal.

In financial services marketing, *offline events* are seen as an effective way to increase *trust* because they provide real-life experiences, strengthen personal relationships, and provide transparency in product offerings (Gronroos, 2007). The *trust formed* through direct interactions at *events* is believed to be a crucial psychological asset that drives customers'

intention *to* invest. This intention then transforms into a concrete decision *to* choose a deposit as an investment instrument.

Previous research has shown that marketing mix elements such as promotions, service quality, and relationships influence customer decisions in choosing savings products (Mahmud & Nurmiati, 2022). *Offline events* are seen as a strategy that can increase *trust* and influence customer decisions, as direct experiences during *the event* are believed to have a positive impact on customer perceptions (Kiong & Keni, 2023). However, although many studies have discussed the influence of the marketing mix on customer decisions, specific studies on the influence of *offline events* in the context of deposit products are still limited.

Based on the results of a pre-survey of 30 potential DepositoBPR by Komunal customers in July 2025, it was found that 63% of respondents were more interested in liquid financial instruments (money market mutual funds or digital savings) than deposits, and only 27% still considered deposits their primary choice. However, 42% of respondents stated that they were more confident in investing after attending *offline events* or meeting directly with marketing staff. These findings indicate that although deposits are no longer the dominant instrument for most respondents, *offline events* have proven to play a significant role in building *trust* and intention *to* invest, making it important to further empirically test them.

Theoretically, this study uses *the Theory of Planned Behavior* (Ajzen, 1991) as a *grand theory* explaining that a person's behavior is influenced by intention, where intention is formed from attitude, subjective norms, and perceived behavioral control (Judijanto, Ohyver, Kusumastuti, & Masri, 2025). In this study, *offline events* act as external stimuli that shape customer perceptions. *Trust* is present as an additional psychological factor that strengthens this intention, ultimately leading to the decision to invest funds in a deposit.

The problem formulations that will be studied in this research include: 1) Do *offline events* have an influence on customer *trust* in placing funds in DepositoBPR by Komunal?; 2) Do *offline events* affect customer *intention* in placing funds in DepositoBPR by Komunal?; 3) Does *trust* affect customer *intention* in placing funds in DepositoBPR by Komunal?; 4) Does *trust* affect customer *decision* in placing funds in DepositoBPR by Komunal?; 5) Does customer *intention* affect customer *decision* in placing funds in DepositoBPR by Komunal?; 6) Do *offline events* directly affect customer *decision* in placing funds in DepositoBPR by Komunal?; 7) Is the influence of *offline events* on customer *decision* in placing funds in DepositoBPR by Komunal mediated by *trust* and customer *intention* ?

RESEARCH METHODS

This research is a quantitative study. The type of research used is correlational research. The variables in this study consist of:

Table 1. Operational Definition of Variables

Variables	Definition	Indicator
<i>Offline event (X)</i>	It is a promotional strategy that involves planning special activities to provide an extraordinary experience for customers, with the hope of motivating customers to buy the product.(Syarif, Suhairi, & Aisyah, 2025)	<ol style="list-style-type: none"> 1. <i>Involvement</i> 2. <i>Interaction</i> 3. <i>Immersion</i> 4. <i>Intensity</i> 5. <i>Individuality</i> 6. <i>Innovation</i> 7. <i>Integrity</i>
<i>Trust (Z1)</i>	It is a belief that someone will get what they expect from other people.(Nurmartiani, 2024)	<ol style="list-style-type: none"> 1. <i>Integrity</i> 2. <i>Benevolence or kindness</i> 3. <i>Competency</i> 4. <i>Predictability</i>
<i>Customer intention (Z2)</i>	It is the tendency of customers to do something about what they like most.(Rinnanik, Mustofa, & Rahayu, 2022)	<ol style="list-style-type: none"> 1. <i>Looking for information on items or services</i> 2. <i>purchasing</i> 3. <i>Interested in trying</i> 4. <i>Interested in learning more about the goods</i> 5. <i>A strong desire to own a product</i>
<i>Customer decision (Y)</i>	It is an integration process that combines knowledge to evaluate two or more alternative behaviors, and chooses one of them.(Huwae & Tabelessy, 2025)	<ol style="list-style-type: none"> 1. <i>Recognition of needs</i> 2. <i>Information search</i> 3. <i>Alternative evaluation</i> 4. <i>Purchase decision</i> 5. <i>Post-purchase behavior</i>

The population in this study is prospective customers of DepositoBPR by Komunal. In this study, there are 21 indicators so that the minimum sample size used is $21 \times 5 = 105$ respondents. However, because this study allows for sampling of more than 105, for the accuracy of the validation results, $21 \times 10 = 210$ respondents will be used. Data collection in this study was carried out by distributing questionnaires. Data analysis was carried out using *Structural Equation Modeling (SEM)* analysis with the *Partial Least Square (PLS)* method using *Smart -PLS* software. This study uses a two-level construct model (*second-order construct*), where the main latent variables are formed for several latent dimensional constructs as first-order constructs.

RESULTS AND DISCUSSION

In this study, the hypothesis is considered accepted or significant if the t-statistic value is greater than 1.96, which is equivalent to a 5% significance level ($p\text{-value} < 0.05$). Conversely, if the t-statistic value is less than 1.96, the relationship between the variables is considered insignificant, and the hypothesis is rejected.

Table 1. Hypothesis Testing

	<i>Original Sample (O)</i>	<i>T Statistics (O/STDEV)</i>	<i>P Values</i>	<i>Information</i>
X <i>Offline Event -> Z1 Trust</i>	0.973	188,465	0,000	H1 Accepted
X <i>Offline Event -> Z2 Customer Intention</i>	0.514	6,310	0,000	H2 Accepted
Z1 <i>Trust -> Z2 Customer Intention</i>	0.471	5,732	0,000	H3 Accepted
Z1 <i>Trust -> Y Customer Decision</i>	0.264	2,527	0.012	H4 Accepted
Z2 <i>Customer Intention -> Y Customer Decision</i>	0.421	4,515	0,000	H5 Accepted
X <i>Offline Event -> Y Customer Decision</i>	0.309	5,257	0,000	H6 Accepted
X <i>Offline Event -> Z1 Trust -> Z2 Customer Intention -> Y Customer Decision</i>	0.193	4,569	0,000	H7 Accepted

Source: Processed data, 2025

DISCUSSION

The Relationship Between *Offline Events* and *Trust*

The results of this study indicate that *offline events* have a direct and significant influence on customer *trust*. From the perspective of the Theory of Planned Behavior (TPB), this finding can be explained through the process of forming *behavioral beliefs*, namely an individual's belief in the consequences of an action (Sari, 2022). Psychologically, direct interaction increases *perceived transparency* and *social presence*, which are two important factors in building trust in digital-based services (Dobson, Dittmann, & Yeager, 2025). This finding is in line with research (Toha & Ariniyah, 2023) showing that face-to-face socialization increases potential customers' trust in financial institutions.

The Relationship Between *Offline Events* and *Customer Intention*

The results of this study indicate that *offline events* have a direct influence on *customer intentions* to invest funds in DepositoBPR by Komunal. From the Theory of Planned Behavior (TPB) perspective, this finding can be explained through the intention formation process preceded by cognitive evaluation of a behavior. In addition to forming

attitudes, face-to-face interactions also contribute to increasing *perceived behavioral control*. (Estuningrum & Dharma, 2022). This finding is in line with research (Gao, Fan, Li, & Wang, 2021) which states that *offline experiences* are proven to be more effective in increasing customer satisfaction, which ultimately results in increased repurchase intentions. In addition, (Yeh, Lin, Gau, & Wang, 2022) which confirms that physical interaction can increase *trust* and *customer intention* simultaneously.

The Relationship Between *Trust* and *Customer Intention*

The results of this study indicate that *trust* has a direct and significant influence on *customer intention* in placing funds in DepositoBPR by Komunal. Within *the Theory of Planned Behavior* (TPB) framework, this finding can be explained through the role of *trust* in shaping attitudes and strengthening perceived behavioral control. TPB explains that intention is formed when individuals have a positive evaluation of a behavior and feel capable and safe to perform it. When customers trust the credibility and integrity of the institution, the customer builds confidence that the consequences of the action of placing funds will be safe and profitable (Sari, 2022). This finding is consistent with research (Phong & Anh, 2023) also found that the reputation of a trusted institution strengthens *customer intention*.

The Relationship Between *Trust* and *Customer Decisions*

The results of the study indicate that *trust* has a direct influence on *customer decisions* regarding fund placement in DepositoBPR by Komunal. From *the Theory of Planned Behavior* (TPB) perspective, actual behavior is essentially predicted by *intention*. However, in high-risk financial services, *trust* can serve as a factor that strengthens the transition from intention to actual decision. In practice, *trust* forms the belief that the consequences of investment actions are within acceptable and manageable limits (Gazali, 2026). This finding aligns with research (Tahir, 2021) showing that trust formed through *offline interactions* significantly impacts decisions to use banking products.

Relationship between *Customer Intention* and *Customer Decision*

The results of this study indicate that *customer intention* has a direct and significant influence on *customer decisions* in placing funds in DepositoBPR by Komunal. This finding consistently supports the main proposition of *the Theory of Planned Behavior* (TPB), which states that *intention* is the most proximal predictor of actual behavior. In the TPB framework, behavior does not occur spontaneously, but rather is the result of a structured rational deliberation process, in which individuals first form intentions before realizing them in concrete actions (Rafli, Kharisma, Eahman, & Arifah, 2026). *Intention* represents an individual's level of readiness and internal commitment to a behavior (Sun, 2020). This finding is in line with research (Christianto & Asandimitra, 2023) that confirms that saving intentions are an important determinant in realizing financial behavior, especially among the millennial generation.

The Relationship Between *Offline Events* and *Customer Decisions*

The results of this study indicate that *offline events* have a direct and significant influence on *customer decisions* in placing funds in DepositoBPR by Komunal. From the perspective of *the Theory of Planned Behavior* (TPB), actual behavior is generally preceded by *intention*. However, in certain contexts, especially in situations that provide complete information, a persuasive atmosphere, and strong social pressures; external stimuli can accelerate the conversion process towards an actual decision (Fajriaty et al., 2025). The presence of face-to-face interactions increases *perceived behavioral control* and reduces ambiguity that often becomes an obstacle in financial decision-making. This explains why *offline events* can influence decisions directly, not only through the mediation of intention (Amanda & Marsasi, 2024). This finding is in line with research (Anggriany, Triana, & Linawati, 2024) showing that promotions through *offline event marketing* have a significant influence on purchasing decisions.

The Relationship Between *Offline Events* and *Customer Decisions* Mediated by *Trust* and *Customer Intention*

The results of this study indicate that *offline events* influence *customer decisions* in placing funds in DepositoBPR by Komunal, with *trust* and *customer intention* as mediating variables. Statistically, the indirect effect through *trust* and *customer intention* is proven significant, while the direct effect of *offline events* on *customer decisions* also remains significant after the mediator is included in the model. This finding indicates that the type of mediation that occurs is *partial mediation*, because the mediator strengthens the relationship but does not eliminate the direct influence between variables (Iskamto, 2025).

When linked to *the Theory of Planned Behavior* (TPB) framework, *trust* can be understood as a factor that strengthens a positive attitude toward a product, while *customer intention* represents behavioral intention, which is the main predictor of actual action. The results of this study align with research (Panjaitan, Renaldo, & Suyono, 2022) stating that educational information through promotional activities can increase *trust* and interest in financial products. (Harahap, Thoyib, Sumiati, & Djazuli, 2022) also confirms that psychological factors such as trust and intention strengthen the relationship between financial literacy and financial behavior.

CONCLUSION AND SUGGESTIONS

Based on the research results, it can be concluded that offline events have a significant effect on *trust*, *customer intention*, and *customer decision* in placing funds in DepositoBPR by Komunal. Trust is proven to be able to increase *customer intention* and *customer decision*, while *customer intention* also has a significant effect on *customer decision*. In addition, offline events not only have a direct effect on *customer decision*, but also indirectly through the mediation of *trust* and *customer intention*, thus indicating the existence of partial mediation. This finding confirms that face-to-face interaction through offline events remains an effective marketing strategy to build trust, increase intention, and encourage customer

funding decisions amidst the development of digital financial services. However, this study has limitations because it was only conducted on customers and potential customers of DepositoBPR by Komunal with a limited coverage area and number of respondents, so the results of the study cannot be generalized widely to the entire banking industry or fintech funding in Indonesia. In addition, this study only used offline event variables, trust, customer intention, and customer decision, so there is still the possibility that other variables such as financial literacy, perceived risk, digital service quality, and customer loyalty also influence funding decisions. Therefore, DepositoBPR by Komunal is advised to continue optimizing the implementation of educational, interactive, and personalized offline events and integrating them with digital marketing strategies, while further research is expected to expand the objects, number of samples, and research variables to produce more comprehensive findings.

BIBLIOGRAPHY

- Amanda, TA, & Marsasi, E.G. (2024). Exploration of Perceived Behavioral Control and Intention to Purchase to Increase Actual Behavior. *Image : Journal of Management Research* , 12 (1), 14–30. <https://doi.org/10.17509/image.2024.002>
- Anggriany, NS, Triana, D., & Linawati. (2024). Analysis of Offline Promotion Mediated by Marketing Activity Incentives on Purchasing Decisions. *EBBANK Journal* , 14 (1), 43–52.
- Christianto, JA, & Asandimitra, N. (2023). Analysis of Factors Influencing Saving Behavior among the Millennial Generation in Surabaya with Saving Intention as a Mediating Variable. *International Journal of Academic Research in Business and Social Sciences* , 13 (11). <https://doi.org/10.6007/IJARBS/v13-il1/19286>
- Dobson, K. S. H., Dittmann, A. G., & Yeager, D. S. (2025). A transparency statement improves trust in community-police interactions. *Nature Communications* , 16 (1), 2285. <https://doi.org/10.1038/s41467-024-55709-6>
- Estuningrum, LE, & Dharma, IGBB (2022). Analysis of Factors Influencing Students' Behavioral Intention to Attend Face-to-Face Lectures during the Covid-19 Pandemic. *Performa: Industrial Engineering Scientific Media* , 21 (2), 208. <https://doi.org/10.20961/performa.21.2.59228>
- Fajriaty, NF, Rohmah, IY, Mulya, RAS, Handyastuti, I., Muhamad, BGA, Audita, VN, ... Narolita, M. (2025). *Event Xperience (Leading the MICE Revolution in the Business World)* . Jambi: Sonpedia Publishing Indonesia.
- Gao, W., Fan, H., Li, W., & Wang, H. (2021). Crafting the customer experience in omnichannel contexts: The role of channel integration. *Journal of Business Research* , 126 , 12–22. <https://doi.org/10.1016/j.jbusres.2020.12.056>
- Gazali, S. (2026). Marketing 0.0 and the Trust Economy: Repositioning Trust as a Pre-Decision Condition in Marketing Theory. *Journal of Islamic Economic Innovation and Accounting* , 3 (1), 185–205. <https://doi.org/10.61132/jies.v3i1.2057>

- Gronroos, C. (2007). *Service Management and Marketing: Customer Management in Service Competition*. New Jersey: Wiley.
- Harahap, S., Thoyib, A., Sumiati, S., & Djazuli, A. (2022). The Impact of Financial Literacy on Retirement Planning with Serial Mediation of Financial Risk Tolerance and Saving Behavior: Evidence of Medium Entrepreneurs in Indonesia. *International Journal of Financial Studies*, 10 (3), 66. <https://doi.org/10.3390/ijfs10030066>
- Hardjono, BS, & Setyanto, Y. (2024). Events as a Marketing Communication Support for Allo Bank in Building Brand Awareness. *Prologia*, 8 (1), 80–86. <https://doi.org/10.24912/pr.v8i1.21640>
- Huwae, V., & Tabelessy, W. (2025). *Consumer Behavior*. West Pasaman: Azka Pustaka.
- Iskamto, D. (2025). *The Role of Mediators and Moderators in Research and Its Implementation with Smart PLS*. Purbalingga: Eureka Media Aksara.
- Judijanto, L., Ohyver, DA, Kusumastuti, SY, & Masri, M. (2025). *Financial Literacy: Theory and Implementation*. Jambi: Sonpedia Publishing Indonesia.
- Kiong, W., & Keni, K. (2023). Factors Influencing Credit Decisions (A Study of Rural Bank Customers in the Riau Islands). *Journal of Business Management and Entrepreneurship*, 7 (5), 1085–1098. <https://doi.org/10.24912/jmbk.v7i5.26508>
- Mahmud, A., & Nurmianti. (2022). Marketing Mix: Customer Decisions in Choosing Simpeda Savings at Sulselbar Bank. *LAA MAISYIR: Journal of Islamic Economics*, 9 (2), 95–112. <https://doi.org/10.24252/lamaisyir.v9i2.32582>
- Nurmartiani, E. (2024). *Introduction to Consumer Behavior*. Banten: Tristar Mandiri Publisher.
- Panjaitan, H.P., Renaldo, N., & Suyono, S. (2022). The Influence of Financial Knowledge on Financial Behavior and Financial Satisfaction of Pelita Indonesia Students. *Indonesian Journal of Management*, 22 (2), 145–153. <https://doi.org/10.25124/jmi.v22i2.3675>
- Phong, V.T., & Anh, V.M.D. (2023). Impact of the Bank's Image and Reputation on Customer's Loyalty through Customer's Trust: A Case of Commercial Banks in Ho Chi Minh City. *Open Journal of Business and Management*, 11 (05), 2652–2685. <https://doi.org/10.4236/ojbm.2023.115145>
- Rafli, M., Kharisma, F., Eahman, MFW, & Arifah, IDC (2026). The Influence of Website Design and Brand Awareness on Purchase Intention of Shopee Users in Surabaya. *Jurnal Maneksi*, 15 (1).
- Rinnanik, Mustofa, A., & Rahayu, S. (2022). *Monograph: Intention to Purchase Green Products*. Indramayu: Adanu Abimata.
- Sari, RC (2022). *Behavioral Accounting*. Yogyakarta: UNY Press.
- Sun, W. (2020). Toward a theory of ethical consumer intention formation: re-extending the theory of planned behavior. *AMS Review*, 10 (3–4), 260–278. <https://doi.org/10.1007/s13162-019-00156-6>

- Syarif, MI, Suhairi, & Aisyah, S. (2025). The Influence of Social Media Marketing and Event Marketing on Purchasing Decisions with Customer Engagement. *Journal of Economics* , 30 (1), 48–70. <https://doi.org/10.24912/je.v30i1.2935>
- Tahir, Z. (2021). Effectiveness of offline and online rewards in restoring satisfaction and trust. *Spanish Journal of Marketing - ESIC* , 25 (3), 409–424. <https://doi.org/10.1108/SJME-07-2021-0143>
- Toha, M., & Ariniyah. (2023). Offline Promotion Strategy in Motivating Customers for Student Savings at BPRS Pragaan Branch. *Economics And Business Management Journal (EBMJ)* , 2 (01).
- Yeh, C.-H., Lin, H.-H., Gau, Y.-L., & Wang, Y.-S. (2022). What drives customers' purchase behavior in a click-and-mortar retailing context: a value transfer perspective. *Journal of Enterprise Information Management* , 35 (6), 1658–1677. <https://doi.org/10.1108/JEIM-10-2019-0344>