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The Influence of Emotional Bonding, Relational Approach, Green Innovation, and Word of Mouth on Savings Selection Decision at BCA Menara Bidakara, South Jakarta

Clovensya Charrens¹, Sonny Indrajaya²

¹Universitas Mercu Buana, Jakarta, Indonesia, clovensyachr@gmail.com

²Universitas Mercu Buana, Jakarta, Indonesia, sonny.indrajaya@mercubuana.ac.id

Corresponding Author: clovensyachr@gmail.com¹

Abstract: The increasingly competitive banking industry requires banks to understand factors that influence customers' decisions in choosing savings products. At BCA KCU Menara Bidakara, South Jakarta, the achievement of new customer acquisition had not reached the established target, indicating the need to identify factors that encourage customers' savings selection decisions. This study aims to analyze the influence of Emotional Bonding, Relational Approach, Green Innovation, and Word of Mouth on savings selection decisions. The study employed a quantitative approach involving 110 savings customers of BCA KCU Menara Bidakara selected using probability sampling. Data were collected through questionnaires using a Likert scale and analyzed using Partial Least Squares with SmartPLS 4. The results show that all research indicators met the validity and reliability criteria. The structural model produced an R-Square value of 0.712, indicating that 71.2% of the variation in savings selection decisions was explained by the four independent variables. Hypothesis testing showed that Emotional Bonding, Relational Approach, Green Innovation, and Word of Mouth had positive and significant effects on savings selection decisions. Word of Mouth had the strongest relative influence among the four variables. The findings indicate that emotional relationships, relational quality, environmental innovation, and social recommendations are important factors in strengthening customers' decisions to choose BCA savings products.

Keyword: Emotional Bonding, Relational Approach, Green Innovation, Word of Mouth, Savings Selection Decision.

INTRODUCTION

The banking industry in Indonesia is becoming increasingly competitive as public demand for financial services that are secure, convenient, reliable, and adaptable to technological developments and sustainability requirements continues to increase. Third-Party Funds are one of the important indicators for assessing a bank's ability to collect public funds while also reflecting the level of customer trust in banking deposit products (Otoritas Jasa Keuangan, 2024). Under these competitive conditions, customers' decisions to choose savings products are influenced not only by product characteristics but also by psychological

experiences, relationships with banks, perceptions of innovation, and information received from their social environment.

BCA is one of the banks with a strong position in the Indonesian banking industry. Based on the data used in this study, BCA's Third-Party Funds in 2024 reached IDR 1,133.6 trillion, with CASA amounting to IDR 924.0 trillion. Meanwhile, total Third-Party Funds in the national banking industry reached IDR 8,835.9 trillion, resulting in BCA's share of total national Third-Party Funds reaching 12.83%. This condition demonstrates BCA's ability to collect public funds; however, at the individual business-unit level, challenges remain in achieving customer acquisition targets.

This condition can be observed at BCA Menara Bidakara. Based on data as of October 31, 2025, the new customer target for BCA Menara Bidakara was set at 240 customers, while the actual achievement was 155 customers, or approximately 65% of the target. In addition, based on the service assessment data of BCA Regional Office 8 for the August–September 2025 period, BCA Menara Bidakara achieved a service score of 4.83 in August and 4.82 in September. In the business performance ranking of BCA Main Branch Offices within Regional Office 8, Menara Bidakara ranked 78th with a total business performance score of 34.50. This condition indicates the need to understand the factors that can strengthen customers' decisions to choose savings products.

A pre-survey involving 30 customers of BCA Menara Bidakara showed that four factors obtained the highest percentages of "Yes" responses, namely Emotional Bonding at 90%, Relational Approach at 83%, Green Innovation at 78%, and Word of Mouth at 63%. Other factors included Transactional Interaction at 57%, Social Networking at 48%, Referral Initiative at 43%, and Administrative Fees at 40%. These results served as the basis for selecting the four main variables examined in this study.

Emotional Bonding is related to the psychological closeness and positive feelings that develop between customers and banks. When customers feel secure, comfortable, trusting, and emotionally connected to a particular bank, their tendency to maintain their preference for the bank's products may increase. Previous studies cited in the thesis indicate that emotional attachment is positively associated with savings decisions and customer loyalty (Khairunnisa & Inayatillah, 2020; Kurniawan & Nugraha, 2025).

In addition to emotional relationships, the quality of the relationship between banks and customers is also an important factor. Relational Approach is manifested through communication, trust, responsive service, and commitment to building long-term relationships. Hidayat and Idrus (2023) found that relationship marketing has a positive relationship with customer satisfaction and trust in the banking sector. Hoang (2024) also demonstrated the importance of relationship marketing in developing customer relationships in banking services.

The growing importance of sustainability issues has also made environmentally friendly innovation increasingly relevant in the financial services sector. In this study, Green Innovation refers to the implementation of digital services, reduction of paper usage, efficient resource utilization, and practices and policies that consider environmental sustainability. Previous studies cited in the thesis indicate that green innovation can provide added value by improving customers' perceptions of sustainability and corporate reputation (Khan & Johl, 2022; Jalu et al., 2024).

Another factor is Word of Mouth. Information and recommendations originating from family members, friends, and social environments can serve as trusted sources of information when customers determine their choice of financial products. In the banking context, recommendations from individuals considered credible can help reduce uncertainty and risk when selecting savings products. Consistent with Indrajaya et al. (2025), consumer experience and positive electronic Word of Mouth (eWOM) are factors that can influence purchase intention and support sustainability. These findings indicate that positive customer experiences and information obtained through eWOM can strengthen consumer interest and tendencies

when making choices. This is relevant to the present study because recommendations and positive experiences from social environments can serve as trusted sources of information for customers when selecting savings products. Therefore, positive eWOM can be one of the factors that strengthens consumers' decisions when choosing a particular product or service (Indrajaya et al., 2025).

Based on the above discussion, there is a need to empirically examine the simultaneous influence of emotional, relational, sustainability-related, and social factors on customers' decisions to choose savings products, particularly at BCA Menara Bidakara, South Jakarta. This study differs from previous research, which has largely examined these factors separately or in different service contexts. The present study integrates Emotional Bonding, Relational Approach, Green Innovation, and Word of Mouth into a single research model to explain Savings Selection Decision.

Therefore, this study aims to analyze the influence of Emotional Bonding, Relational Approach, Green Innovation, and Word of Mouth on Savings Selection Decision among customers of BCA Menara Bidakara, South Jakarta. The research question is whether each of these variables has a positive and significant effect on Savings Selection Decision.

METHOD

This study employed a quantitative approach with a research design aimed at examining causal relationships between independent and dependent variables. The research was conducted at BCA Menara Bidakara in South Jakarta from September 2025 to January 2026. The research object consisted of BCA KCU Menara Bidakara savings customers.

The study population consisted of all savings customers of BCA KCU Menara Bidakara. The sample consisted of 110 respondents selected using probability sampling. Data were collected through questionnaires using a Likert scale. The independent variables consisted of Emotional Bonding, Relational Approach, Green Innovation, and Word of Mouth, while the dependent variable was Savings Selection Decision.

Data analysis was conducted using Partial Least Squares through the SmartPLS 4 application. Model evaluation consisted of the outer model and inner model assessments. The outer model evaluation included loading factor, discriminant validity, Average Variance Extracted, Cronbach's Alpha, and Composite Reliability tests. The inner model evaluation included R-Square, Q^2_{predict} , and path coefficient testing using the bootstrapping procedure. Hypothesis testing was conducted at a 5% significance level with a T-statistic threshold of 1.96 and a p-value below 0.05.

The research model examined four direct relationships: Emotional Bonding to Savings Selection Decision, Relational Approach to Savings Selection Decision, Green Innovation to Savings Selection Decision, and Word of Mouth to Savings Selection Decision.

RESULTS AND DISCUSSION

Measurement Model Evaluation

The measurement model was evaluated to ensure that the indicators used were capable of measuring the research constructs validly and reliably. The test results showed that all indicators had loading factor values above 0.70. Therefore, all indicators were declared valid, and no indicators had to be eliminated. For example, the Word of Mouth indicators had loading values ranging from 0.819 to 0.853, while the Savings Selection Decision indicators ranged from 0.842 to 0.873.

Discriminant validity testing using the Fornell-Larcker Criterion showed that the square roots of AVE for each construct were higher than their correlations with other constructs. The diagonal values for Emotional Bonding, Relational Approach, Green Innovation, Word of Mouth, and Savings Selection Decision were 0.849, 0.836, 0.857, 0.861, and 0.876,

respectively. These results indicate that all research constructs met the discriminant validity criteria.

Table 1. Discriminant Validity Based on Fornell-Larcker Criterion

Variable	Emotional Bonding	Relational Approach	Green Innovation	Word of Mouth	Savings Selection Decision
Emotional Bonding	0.849				
Relational Approach	0.623	0.836			
Green Innovation	0.581	0.604	0.857		
Word of Mouth	0.612	0.642	0.598	0.861	
Savings Selection Decision	0.701	0.673	0.656	0.718	0.876

Source: PLS 4 Output, processed data (2026)

The reliability test results showed that all constructs had Cronbach's Alpha and Composite Reliability values above 0.70. Emotional Bonding had a Cronbach's Alpha value of 0.952 and Composite Reliability of 0.959. Relational Approach had values of 0.936 and 0.946, respectively. Green Innovation had values of 0.948 and 0.955. Word of Mouth had values of 0.951 and 0.957. Savings Selection Decision had values of 0.961 and 0.966. Therefore, all constructs were declared reliable.

Table 2. Reliability Test Results

Variable	Cronbach's Alpha	Composite Reliability	Decision
Emotional Bonding	0.952	0.959	Reliable
Relational Approach	0.936	0.946	Reliable
Green Innovation	0.948	0.955	Reliable
Word of Mouth	0.951	0.957	Reliable
Savings Selection Decision	0.961	0.966	Reliable

Source: PLS 4 Output, processed data (2026)

The Average Variance Extracted values reported in the research were above 0.50 for all constructs. The value for Savings Selection Decision was 0.768, while the remaining constructs also met the required threshold. Therefore, the measurement model fulfilled the convergent validity requirement.

Structural Model Evaluation

The structural model was evaluated using R-Square and Q²_predict. The R-Square value for Savings Selection Decision was 0.712.

Table 3. R-Square Test Results

Variable	R-Square	Adjusted R-Square
Savings Selection Decision	0.712	0.712

Source: PLS 4 Output, processed data (2026)

The R-Square value of 0.712 indicates that Emotional Bonding, Relational Approach, Green Innovation, and Word of Mouth jointly explain 71.2% of the variance in Savings Selection Decision, while the remaining 28.8% is explained by factors outside the research model. The Q²_predict value was 0.550.

Table 4. Q²_predict Test Results

Variable	Q ² _predict
Savings Selection Decision	0.550

Source: PLS 4 Output, processed data (2026)

The positive Q²_predict value indicates that the model has predictive capability for the endogenous construct.

Hypothesis Testing

Hypothesis testing was conducted using the *bootstrapping* procedure in SmartPLS 4. The results are presented in Table 5.

Table 5. Hypothesis Testing Results

Hypothesis	Path	Original Sample	T Statistics	P Values	Decision
H1	Emotional Bonding → Savings Selection Decision	0.284	4.582	0.000	Accepted
H2	Relational Approach → Savings Selection Decision	0.247	3.927	0.000	Accepted
H3	Green Innovation → Savings Selection Decision	0.218	3.611	0.000	Accepted
H4	Word of Mouth → Savings Selection Decision	0.315	5.138	0.000	Accepted

Source: PLS 4 Output, processed data (2026).

The results demonstrate that all four independent variables have positive and significant effects on Savings Selection Decision because all T-statistic values exceed 1.96 and all p-values are below 0.05. Word of Mouth has the largest path coefficient at 0.315, followed by Emotional Bonding at 0.284, Relational Approach at 0.247, and Green Innovation at 0.218.

The Effect of Emotional Bonding on Savings Selection Decision

Emotional Bonding has a positive and significant effect on Savings Selection Decision. The original sample value of 0.284, T-statistic of 4.582, and p-value of 0.000 indicate that H1 is accepted. This finding indicates that stronger emotional attachment, comfort, trust, and positive psychological feelings toward BCA increase customers' tendency to choose BCA savings products.

The finding is consistent with previous research reported in the study, which indicates that emotional attachment can strengthen customers' preferences and their tendency to maintain relationships with financial service providers. Emotional factors therefore represent an important consideration beyond functional characteristics of savings products. When customers experience a sense of security and psychological comfort, these feelings can reinforce their decision to select the bank's savings products.

The Effect of Relational Approach on Savings Selection Decision

Relational Approach has a positive and significant effect on Savings Selection Decision, with an original sample of 0.247, T-statistic of 3.927, and p-value of 0.000. Therefore, H2 is accepted. The finding indicates that effective communication, responsive service, trust, and commitment between BCA and its customers can strengthen customers' decisions in choosing savings products.

The result is consistent with the findings of Hidayat and Idrus (2023), who found a positive relationship between relationship marketing, customer satisfaction, and customer trust in the banking sector. Hoang (2024) also demonstrated the importance of relationship marketing in banking services. The present result suggests that maintaining long-term relationships with customers is an important component of strengthening savings selection decisions.

The Effect of Green Innovation on Savings Selection Decision

Green Innovation has a positive and significant effect on Savings Selection Decision, as indicated by an original sample of 0.218, T-statistic of 3.611, and p-value of 0.000. Therefore, H3 is accepted.

The result indicates that sustainability-oriented innovation can provide additional value in customers' perceptions of banking services. Digital services that reduce paper usage, efficient resource utilization, and environmental sustainability practices can contribute positively to customers' perceptions of BCA. The finding is consistent with studies cited in the research, which indicate that green innovation can strengthen sustainability performance, customer value perceptions, reputation, and trust (Khan & Johl, 2022; Jalu *et al.*, 2024).

The Effect of Word of Mouth on Savings Selection Decision

Word of Mouth has the strongest positive and significant effect among the four independent variables, with an original sample of 0.315, T-statistic of 5.138, and p-value of 0.000. Therefore, H4 is accepted.

This result indicates that information, recommendations, and experiences communicated by family members, friends, and other social groups can substantially influence customers' savings selection decisions. Financial products involve considerations of trust and risk, making recommendations from credible individuals particularly relevant to prospective customers.

The result is consistent with previous findings concerning Word of Mouth and electronic Word of Mouth. Lusiah and Suryati (2022) found that electronic Word of Mouth can positively influence consumers' decisions, while Burhanudin (2022) and Chiguvi and Guruwo (2022) demonstrated the importance of Word of Mouth in strengthening customer responses and loyalty. The current finding indicates that positive recommendations can become an important source of information in customers' decisions to choose BCA savings products.

Research Novelty

The novelty of this study lies in the simultaneous examination of Emotional Bonding, Relational Approach, Green Innovation, and Word of Mouth in explaining Savings Selection Decision in the specific context of BCA Menara Bidakara, South Jakarta. The findings demonstrate that the four dimensions represent complementary mechanisms: emotional attachment provides psychological reinforcement, relational approach strengthens trust and long-term interaction, green innovation creates sustainability-related value, and Word of Mouth provides socially trusted information. Among these factors, Word of Mouth demonstrates the largest relative influence, suggesting that social recommendations are particularly important in customers' savings selection decisions. This finding enriches the understanding of banking customer decision-making by demonstrating that financial product selection is influenced not

only by functional considerations but also by emotional, relational, environmental, and social factors.

CONCLUSION

Conclusion

The study concludes that Emotional Bonding has a positive and significant effect on Savings Selection Decision at BCA Menara Bidakara, South Jakarta. Stronger emotional attachment, comfort, and trust toward BCA increase customers' tendency to select BCA savings products. Relational Approach also has a positive and significant effect, demonstrating that effective communication, responsive service, trust, and commitment contribute to customers' decisions. Green Innovation has a positive and significant effect, indicating that environmentally oriented banking practices and digital services can provide additional value in customers' consideration of savings products. Word of Mouth has a positive and significant effect and represents the strongest relative influence among the four independent variables. Overall, the four variables explain 71.2% of the variation in Savings Selection Decision, while the remaining 28.8% is explained by factors outside the research model.

Limitations

This study has several limitations. First, the research was conducted only among customers of BCA KCU Menara Bidakara in South Jakarta, so the findings should be interpreted within the specific context of the research object. Second, the model was limited to Emotional Bonding, Relational Approach, Green Innovation, and Word of Mouth, while other factors may also influence customers' savings selection decisions. Third, the quantitative questionnaire approach captures respondents' perceptions at a particular period and therefore does not fully describe changes in customer decisions over a longer period.

Recommendations

BCA Menara Bidakara should strengthen customer relationships by maintaining consistent communication, responsive service, trust, and attention to customer needs. Because Word of Mouth produced the largest path coefficient, the bank should also encourage positive customer experiences that can generate credible recommendations from customers' social environments. Green Innovation should continue to be strengthened through digital services, efficient resource utilization, reduced paper usage, and clearer communication regarding sustainability initiatives. Future researchers are encouraged to broaden the research object, increase the sample size, and incorporate other relevant variables so that the factors influencing savings selection decisions can be explained more comprehensively.

Author Contributions

The author was responsible for research conceptualization, literature review, data collection, data analysis, interpretation of findings, manuscript preparation, revision, and final approval of the manuscript.

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