

MAPPING IDEA & LITERATURE FORMAT | RESEARCH ARTICLE

Dynamics of Dualistic Motivation in Saving Behavior: A Qualitative Study on the Customer Experience of Bank BRI KCP Diponegoro Semarang

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ARTICLE HISTORY

Received: February 05, 2026

Revised: March 06, 2026

Accepted: March 12, 2026

DOI

<https://doi.org/10.52970/grmilf.v6i2.2095>

ABSTRACT

This study aims to gain a profound understanding of the motivations and experiences of depositors at PT. Bank Rakyat Indonesia (Persero) Tbk, Diponegoro Sub-Branch Office (KCP), Semarang. The research is driven by fluctuations in customer deposits that quantitative data alone cannot fully explain, necessitating a qualitative approach to explore the subjective meanings and considerations behind saving activities. Using a descriptive qualitative method, the study focuses on individual analysis. Data were collected via in-depth interviews with four purposively selected participants. While this sample size is small relative to the total population of KCP Diponegoro customers, it provides deep, contextual insights into the lived experiences of diverse customer segments that a broad statistical survey might overlook. Data analysis followed the Miles and Huberman model, including data reduction, display, and conclusion drawing. The results reveal a dualistic saving motivation: intrinsic factors (self-control, emergency funds, future orientation) and extrinsic factors (family influence, administrative requirements). BRI's primary appeal lies in accessibility, specifically ATM reach and the BRIimo digital platform. Experience-wise, digital services offer efficiency, though face-to-face interactions are hampered by long queues and security concerns. Furthermore, customers expect products more adaptive to economic shifts. These findings provide practical implications for BRI KCP Diponegoro to improve offline service efficiency and strengthen system security. Theoretically, this research enriches the study of saving behavior within financial management through a more contextual, qualitative lens.

Keywords: Saving Motivation, Customer Experience, Qualitative Research.

I. Introduction

Financial management is a discipline that studies how individuals and organizations manage, allocate and utilize financial resources effectively to achieve specific goals. One of the important aspects of personal and institutional financial management is the decision regarding deposits. Deposits not only serve as an instrument for risk management and future planning, but also as an indicator of people's financial health. Individuals who have good financial management tend to be able to manage income, allocate expenses, and set aside some funds to save or be kept in financial institutions. Recent research shows that deposit behavior



is closely related to financial management practices. According to (Mubarokah et al., 2024), digital financial literacy has a significant effect on the saving behavior of generation Z, which reflects their ability to manage their finances by utilizing digital banking services. Research (Hidayat & Hermawan, 2025) adding that the self-control factor and future orientation are forms of control in individual financial management that have a direct impact on saving habits. Meanwhile, research (Stuart et al., 2025) Finding that the social influence of peers and family can encourage individuals to be more disciplined in managing their finances and building the habit of saving funds.

The importance of saving behavior is also inseparable from the role of financial literacy as the main foundation in financial decision-making. Adequate financial knowledge allows individuals to understand a wide range of investment and savings products, which will ultimately increase their interest in starting to allocate funds strategically (Zevanathaniela et al., 2025). In addition to knowledge, psychological factors such as intrinsic motivation and positive attitudes towards the future are closely related to personal financial discipline, where individuals who have a high awareness of long-term planning tend to be more consistent in saving and investing (Musadat et al., 2024). In the context of personal financial management, sustainable saving habits have been proven to have a positive influence on a person's financial stability. Literacy and careful financial planning are key supporting factors that ensure that every decision to allocate funds is aligned with future welfare goals (Dianti & Supriyadi, 2025). On the other hand, self-control plays a crucial intervening variable in mediating the relationship between saving motives and real behavior in the field, so as to be able to prevent excessive consumptive behavior (Yulianti et al., 2024).

In the context of the banking industry, public deposits are a major component in the collection of third-party funds that greatly determine the stability and performance of banks. For financial institutions such as Bank Rakyat Indonesia (BRI), the ability to collect customer deposits not only has an impact on liquidity and credit disbursement capacity, but also reflects the level of trust and financial behavior of the public. Based on information from the management of the BRI Sub-Branch Office (KCP) Diponegoro, the amount of customer deposits at the branch has fluctuated in recent months. This condition shows that there are changes and dynamics in customer saving behavior that cannot be explained solely through financial data, but needs to be understood in terms of experience, consideration, and motivation of the customer itself. Therefore, this phenomenon of deposit fluctuations is an important context behind the research, because a deeper understanding of the reasons and experiences of customers in saving at BRI KCP Diponegoro is expected to provide a more comprehensive picture of people's financial behavior and its implications for bank fund management.

This phenomenon is also influenced by the lifestyle and social environment of customers. For the young workforce, financial management is often affected by the pressures of a competitive lifestyle, but a strong saving motivation remains a counterweight to maintaining financial security (Wardana et al., 2025). External influences such as guidance in the family and workplace environment also contribute to increasing individual financial awareness (Simamora et al., 2020). Socioculturally, saving is seen as a crucial behavior in preparing for a better future and ensuring the well-being of life in the future (Purwanto et al., 2021). Therefore, the synergy between good financial management and disciplined saving behavior is the main key to the long-term financial sustainability of customers (Wulandari & Arisena, 2023). Therefore, this phenomenon of deposit fluctuations is an important context behind the research, because a deeper understanding of the reasons and experiences of customers in saving at BRI KCP Diponegoro is expected to provide a more comprehensive picture of people's financial behavior and its implications for bank fund management.

Thus, this research is important to be conducted with a qualitative approach, considering that most research on public deposits in the banking sector tends to use a quantitative approach that focuses on measuring variables and the relationship between factors. This research specifically places customer motivation and experience as the main focus to understand how customers interpret saving activities and interact with Bank BRI KCP Diponegoro services. Academically, this research is expected to enrich the study of financial behavior by providing a deeper and contextual understanding of customers' savings experiences. Meanwhile, from a practical perspective, the findings of this research can be considered for BRI in designing

service, communication, and financial education strategies that are more in line with the needs and real experiences of customers, so that it has the potential to encourage the sustainability of deposits and strengthen the long-term relationship between banks and customers.

Based on the research background, the problem formulation in this study focuses on understanding the saving behavior of customers at Bank BRI KCP Diponegoro in greater depth. This study seeks to answer several key questions related to the motivations underlying customers' saving behavior, the factors that customers consider when choosing to save at Bank BRI KCP Diponegoro, the impressions and experiences of customers while saving at the bank, and the suggestions provided by customers for improving banking services in the future. These questions are designed to provide a comprehensive understanding of customers' behavior, considerations, experiences, and expectations regarding banking services. In line with the problem formulation, this research aims to obtain a comprehensive understanding of the saving behavior of customers at Bank BRI KCP Diponegoro. The study does not only focus on customers' motivation to save but also examines the considerations influencing their decision-making, the experiences they perceive while using banking services, and the suggestions that can be used to improve service quality. Specifically, this research aims to identify the motivations underlying customers' saving behavior, analyze the factors considered by customers when choosing Bank BRI KCP Diponegoro as a place to deposit funds, describe customers' impressions and experiences while using the bank's services, and explore suggestions for service improvement that can serve as a basis for developing banking service strategies.

Practically, the results of this study are expected to provide direct contributions to Bank BRI KCP Diponegoro. Findings regarding customer motivation can serve as a foundation for management in designing marketing strategies and savings programs that better align with the needs of customers within the bank's operational area. Furthermore, the analysis of factors considered by customers when choosing a bank can become a reference for improving competitiveness, for example by strengthening service quality, optimizing digital banking services, and developing more innovative savings products. The description of customer impressions and experiences will also provide valuable insights into how bank services are perceived by users, which can be used as evaluation material to improve service standards and increase customer satisfaction. In addition, the suggestions provided by customers can serve as concrete input for the bank in formulating more targeted service improvement strategies. From a theoretical perspective, this research is expected to enrich the literature in the field of financial management, particularly in relation to people's saving behavior within the banking context. The findings of this study may broaden the understanding of factors influencing individuals' decisions to deposit funds in formal financial institutions, whether these factors are motivational, rational, or related to customers' emotional experiences. Moreover, this research can contribute to the development of financial motivation and consumer behavior theories by providing a more specific research context, namely customers of Bank BRI KCP Diponegoro. Therefore, this study can serve as an additional reference for future research on similar topics and provide empirical evidence supporting theories of individual saving behavior and financial management.

The solutions expected from this research include practical recommendations that can assist Bank BRI KCP Diponegoro in improving service quality and enhancing the attractiveness of its savings products. By identifying the main motivations of customers in saving, bank management is expected to design more targeted marketing strategies and savings programs that meet the needs of local customers. Through a better understanding of the factors influencing customers' decisions, the bank can develop policies and services that strengthen customer trust and loyalty. Furthermore, by examining customers' impressions and experiences, the bank can conduct more focused internal evaluations, particularly regarding employee service quality, transaction efficiency, and the improvement of digital banking facilities. Ultimately, the suggestions gathered from customers are expected to provide concrete recommendations for improving service standards, enhancing communication with customers, and strengthening the bank's image as a reliable financial institution amid increasing competition in the banking industry.

II. Literature Review and Hypothesis Development

2.1. The Concept of Saving

The concept of saving is a fundamental element in the discipline of financial management, both at the individual and institutional levels. In general, saving is defined as the act of managing finances well, which is setting aside some money to be saved as an asset in the future (Andini et al., 2024). This action reflects an individual's ability to manage income and allocate expenses as part of a financial planning effort (Tjondro et al., 2024). Saving not only serves as an instrument of risk management and future planning, but is also an important indicator of the financial health of a society. Efforts to instill awareness to save early is a crucial factor to form good financial management habits (Andini et al., 2024). In other words, the practice of saving is very closely related to financial literacy and self-motivation.

In the operational context of financial institutions such as banks, funds collected from the public are referred to as third-party funds (DPK), which are crucial sources of funding to be redistributed as credit; Therefore, the bank always makes maximum efforts to withdraw deposits from the public. Customers' decisions to choose a particular bank as a place to save are greatly influenced by various factors that shape their motivation and experience. According to (Taslim, 2020), there are nine main indicators that are the preferences of potential customers, which collectively measure their experience with banks, including elements of the marketing mix (such as products and services, price/returns, venue/access, and promotions) as well as other supporting factors (such as the quality of people/employees, service processes, physical appearance of facilities, the role of public relations, and the strengths/uniqueness of the bank). Furthermore, saving behavior is one of the crucial ways for individuals to prepare for a better life and ensure the availability of funds in times of need (Purwanto et al., 2021). The importance of financial literacy in saving decisions lies in the individual's ability to understand basic financial concepts, which will ultimately increase insight into choosing the right savings instrument (Sari & Madyoningrum, 2024). Financial decisions made at a young age, including commitments to set aside a portion of income, have a significant long-term impact on the continuity of financial well-being in the future (Simamora et al., 2020).

2.2. Motivation to Save

Motivation is the fundamental process that drives individuals to act, directs their actions, and maintains perseverance in achieving a specific goal (Mu'arif & Budi, 2025). Specifically, in the context of financial management, saving motivation is defined as an impulse that comes from both inside and outside the individual that influences the decision to set aside part of his income into savings (Jemada, 2020). This drive is crucial because it is a key determinant of an individual's financial decisions and behavior. The act of saving based on strong motivation is the embodiment of good financial management, in line with efforts to increase financial awareness and literacy, which is the ability of individuals to manage and utilize financial resources effectively (Nilawati et al., 2022). Saving motivation can be classified into intrinsic and extrinsic. Intrinsic motivation is an impulse that comes from within without external coercion, such as the desire to achieve future financial security or having an emergency fund. This internal drive in psychological theory is associated with the concept of self-determination (self-determination theory), where an individual's sense of autonomy and competence in action can predict well-being (Rahman et al., 2020). In contrast, extrinsic motivation is an impulse that comes from external factors, such as gifts, Cashback, competitive interest rates, or other promotions actively offered by banks (Nilawati et al., 2022). Banks use this strategy to increase extrinsic incentives to attract third-party funds (DPK) from the public.

To analyze in depth the motivation of saving customers at PT. BRI Diponegoro Semarang Branch, Maslow's hierarchy of needs theory framework can be used as a foundation. This theory explains that human needs are organized into levels, where the fulfillment of needs at the lower level triggers the motivation to reach the level above them (Bari & Hidayat, 2022; Mu'arif & Budi, 2025). Saving fundamentally meets the needs

of a sense of security (Safety needs) (Jemada, 2020), where customers secure funds from risk and prepare for emergencies. Saving motivation can then develop to meet needs at a higher level, such as saving for social purposes, buying assets to meet reward needs (Esteem Needs), to achieve self-actualization through full financial independence. Ultimately, a customer's motivation and saving experience is a complex interplay between an individual's internal drive and the bank's external offerings. There are nine indicators of customer preference in choosing a bank, which are directly triggers for extrinsic motivation, including products and services, price, venue, promotions, people, processes, physical appearance, public relations, and strengths (Taslim, 2020). Therefore, this study will explore qualitatively how the customer experience factors at PT. BRI Diponegoro Semarang Branch, which is triggered by bank services, interacts with customers' intrinsic motivations (i.e. their financial goals) to form consistent saving behaviors.

In addition to these internal and external factors, the motivation to save is also influenced by the level of financial knowledge that individuals have. Good financial knowledge can strengthen a person's motivation to set aside a portion of his income for long-term investment goals (Zevanathaniela et al., 2025). On the other hand, self-control acts as an intervening variable that connects the motive for saving with real saving behavior, where individuals with high self-control tend to be more consistent in carrying out their financial commitments (Yulianti et al., 2024). This shows that motivation does not stand alone, but is intertwined with lifestyle and financial literacy that collectively determine the success of one's financial management (Wardana et al., 2025).

2.3. Saving Experience

The Saving Experience (Saving Experience) is a qualitative aspect that includes the overall interaction and subjective response of customers while they use banking services (Pratama et al., 2024). This experience is not only limited to the final result of the transaction, but involves the entire process that shapes customer perception of the bank, ranging from ease of access, staff friendliness, to the efficiency of using digital services (for example, the BRImo application). Conceptually, the customer experience (Customer Experience) is formed through dimensions involving Sense (sense), feel (feelings), think (cognitive), ACT (behavior), and relate (social relations) (Pratama et al., 2024). For customers of PT. BRI Diponegoro Semarang Branch, this saving experience is an aggregation of every moment of interaction that occurs, both face-to-face at the branch office and through digital platforms. At the heart of creating a positive saving experience is the quality of service (Service Quality) provided by the bank. Optimal service quality is the foundation for achieving customer satisfaction (Customer Satisfaction) (Sahdina et al., 2023). (Aras, 2024) affirms that the quality of service must meet five main dimensions: Tangible (physical evidence and facilities), Reliability (reliability and accuracy of service), Responsiveness (officer's response), Insurance (security and trust), and Empathy (individual attention and concern to the customer). When BRI is able to meet or exceed customer expectations in these aspects of service quality, it will create a valuable experience and increase the value felt by customers.

A positive saving experience has a significant impact on long-term customer behavior. The satisfaction that arises from this positive experience is the main driver of repurchase intent (Repurchase intention) (Wijaya & Sanusi, 2021), which in the context of banking means that customers will continue to save and increase their funds at the bank. More than that, a positive customer experience plays an important role in improving loyalty, word of mouth (WOM), and customer retention, the process of which is mediated by the creation of quality relationships (relationship quality) strong relationship between customers and banks (Aras, 2024; Puspitasari & Kustiawan, 2023). Thus, a qualitative study on the savings experience at BRI Diponegoro Semarang Branch will test how the elements of bank services are holistically translated into customer perception, which ultimately influences their decision to remain loyal and continue to use BRI deposit services.

In addition to service quality, the saving experience is also strengthened by the level of customer understanding of the importance of financial management from an early age. A good experience in interacting with banks will encourage the formation of disciplined saving habits, which ultimately contributes positively to the customer's personal financial management (Dianti & Supriyadi, 2025). This subjective

experience is also influenced by the customer's knowledge about the benefits of investing and saving, where a positive perception of the financial future will increase a person's tendency to maintain his or her saving activities (Musadat et al., 2024). Therefore, the synergy between the quality of bank services and financial education is a key factor in creating consistent and sustainable saving behavior for customers (Wulandari & Arisena, 2023).

2.4. Previous Research

Previous research is an important foundation for positioning this research within a scientific framework, identifying the consistency of findings, and finding research gaps that can be filled by this study. This study focuses on two main variables: saving motivation and saving experience. Most research related to this topic is still dominated by quantitative approaches. Here is a summary of some of the previous relevant studies:

Table 1. Previous Research

Yes	Researcher (Year)	Research Title	Key Variables	Key Findings	Relevance to the Thesis
1.	(Krisdayanti, 2020)	The influence of financial literacy, financial inclusion, pocket money, peers, lifestyle, and self-control on students' interest in saving.	Interest in saving, self-control	Self-control (as part of intrinsic motivation) was found to have a positive effect on interest in saving. This emphasizes the importance of internal discipline of the client.	Supporting the discussion of the intrinsic motivation of BRI customers.
2.	(Riyadi, 2020)	The effect of promotion, facilities and service quality on the interest of the people of Siranindi village at Bank Muamalat Indonesia Palu Branch.	Interest in saving, quality of service, facilities, promotions	The quality of services and facilities has a significant effect on the interest in saving, showing that external factors of the bank are very important.	Supporting discussions about the experience of saving and the quality of BRI services.
3.	(Nurdiani, 2019)	Interest and motivation to save in Islamic banks among students.	Interest in saving, motivation	This study identifies the motivational dimensions that encourage students to save in banks, including future motives and fund reserve motives.	Provide a deeper exploration basis for the purpose of saving customers at BRI (qualitative).
4.	(Alysa et al., 2024)	The influence of digital financial literacy on saving behavior and shopping behavior in Generation Z.	Digital financial literacy, saving behavior	Digital financial literacy has a significant positive effect on saving behavior. This underscores the role of technology in modern saving habits.	It is relevant to digital experience analysis (BRIImo) which is an important part of BRI's customer experience today.

5.	(Adli, 2024)	The influence of service quality, financial literacy, religiosity, and promotion on interest in saving at Sharia Banks.	Quality of service, interest in saving	Service quality, literacy, religiosity, and promotion together affect the interest in saving. External variables have a combined role.	Being a comparator is that customer motivation and experience are the result of a combination of various external and internal factors.
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Based on the review of previous research above, it can be concluded that motivational factors (intrinsic, self-control) and experience (quality of service, facilities, digitalization) have a statistically proven influence on interest and saving behavior. However, the majority of these studies used a quantitative approach to test the relationship between the influence between variables (what and how much). Current research takes a different position by using qualitative studies to dig in depth and contextually regarding:

- a. Why (why) customers at PT. BRI Diponegoro Semarang Branch specifically chooses and maintains the habit of saving.
- b. How (how) their experience, both at physical branches and through digital services (BRImo), shapes their meaning and interpretation of BRI banking services.

Thus, this study aims to provide a rich phenomenological understanding of the process of customer experience in saving, complementing previous quantitative findings that only showed correlation or influence.

2.5. Conceptual Framework

The conceptual framework in this study is used to understand the saving behavior of customers at Bank BRI KCP Diponegoro contextually. This research uses a qualitative approach, so the framework is not intended to test the causal relationship, but rather as an analytical guideline in interpreting the process, experience, and meaning given by customers to saving activities. In the context of the research, Bank BRI KCP Diponegoro's customers come from diverse social backgrounds, such as students, employees, and the general public in urban environments. Saving behavior in this community is influenced by social habits, family values, and the level of trust in banking institutions. Saving is not only seen as a financial management activity, but also as a practice that is considered safe and reasonable in daily life. The framework of this research places saving motivation as the initial stage of customer financial behavior. These motivations can come from internal impulses, such as the need for security and future planning, as well as external impulses, such as family influence, institutional demands, and ease of access to bank services. For example, some customers open a savings account because of a saving habit that has been formed since their education or because of their parents' recommendation.

After the motivation is formed, customers make considerations in choosing and using Bank BRI, which includes ease of access to transactions, security of funds, service quality, and the existence of digital services. In communities with high mobility, practicality and service efficiency are the main considerations that support the sustainability of saving behaviors. Furthermore, customer interaction with bank services forms a savings experience, both through face-to-face services and digital services. This experience is the basis for customer evaluation of comfort, trust, and satisfaction in saving. The experience felt by customers can strengthen or weaken previously formed saving habits. As the final stage, customers convey suggestions and expectations as a reflection on their savings experience. The suggestion reflects the needs and expectations of customers to improve service quality and is an important feedback for Bank BRI KCP Diponegoro in improving and developing banking services. Thus, this conceptual framework is able to fully describe how

customer motivation, consideration, experience, and reflection are interrelated in shaping saving behavior in the social and cultural context of the Bank BRI KCP Diponegoro community.

III. Research Methods

3.1. Research Approach

This study uses a qualitative approach with a descriptive type of research. The qualitative approach was chosen because this research is fundamental to understand social phenomena in depth through the perspective of participants, where the researcher plays a key instrument in collecting data that is soft or in the form of words (Niam et al., 2024). Descriptive strategies are used to provide an accurate and systematic picture of the motivations, considerations, and experiences of Bank BRI KCP Diponegoro customers in the actual context (Hermawan & Hariyanto, 2022). In line with the characteristics of the qualitative method, the results of this study emphasize the strength of contextual and case-specific data depth, so that the findings produced serve to understand the complexity of certain problems and are not intended to generalize statistically to a wider population (Septiana et al., 2024).

3.2. Unit Analysis

The unit of analysis in this study is individuals, namely customers of Bank BRI KCP Diponegoro who have savings experience. The focus of the analysis is directed at how customers as research subjects interpret saving activities, including saving motivation, considerations in choosing a bank, experience while using savings services, and suggestions for improving services. Customers are positioned as an analysis unit because this study aims to understand the phenomenon of saving from the customer's personal and subjective perspective, not to assess the performance of the organization or banking system institutionally. Thus, the data analyzed is in the form of customer narratives, views, experiences, and interpretations obtained through in-depth interviews. Through this unit of analysis, the research is expected to be able to provide a comprehensive understanding of customers' saving behavior and the factors that shape their experience in using deposit products at Bank BRI KCP Diponegoro.

3.3. Sources And Subjects Of Research

The subject of the study was a BRI KCP Diponegoro savings customer. Informants were selected using the purposive sampling technique, which is to select customers who are considered able to provide rich and relevant information about their motivations, considerations, and experiences in saving at BRI. The number of informants is determined based on data saturation, which is when the interview no longer produces new information. In this study, the final number of informants involved as research subjects was four (4) customers of Bank BRI KCP Diponegoro.

3.4. Data Collection Techniques

Data were collected using in-depth interviews with semi-structured guidelines. The interview guide contains open-ended questions that allow customers to explain their motivation for saving, considerations for choosing BRI KCP Diponegoro, experience while using the service, and suggestions for service improvements they expect.

3.5. Data Validation Techniques

To ensure the validity of the data in this study, the researcher applied a credibility test through the source triangulation technique. This step is carried out by checking the data that has been obtained through

several sources, namely by comparing information from various informants who have varied backgrounds of age, occupation, and time as customers (Hermawan & Hariyanto, 2022). The application of source triangulation aims to find similarity in data from different views so that it can minimize the subjectivity of researchers (Niam et al., 2024). Thus, the resulting data becomes more credible and is able to describe a diverse and in-depth perspective on the phenomenon studied in the context of this case study (Septiana et al., 2024).

3.6. Data Analysis Techniques

Data analysis in this study was carried out systematically during the data collection process until the data was saturated. The analysis technique used refers to an interactive model consisting of several stages (Hermawan & Hariyanto, 2022), namely:

- a. **Data Reduction:** The process of selection, focusing, and simplification of raw data obtained from the results of interviews with customers of Bank BRI KCP Diponegoro. At this stage, the data is summarized by selecting the main things so that the researcher can present a clearer picture according to the research objectives (Niam et al., 2024).
- b. **Data Display:** The data that has been reduced is then organized into the form of a descriptive narrative or chart to make the relationship between phenomena easier to understand. The presentation of this data helps researchers in mapping patterns of motivation and customer experience in a structured manner (Septiana et al., 2024).
- c. **Conclusion Drawing and Verification:** The final stage where the researcher interprets the data that has been presented to find the meaning and answer to the research problem. The initial conclusions presented are still provisional and will be validated through an ongoing verification process to ensure the objectivity of the research results (Niam et al., 2024).

IV. Results and Discussion

4.1. Data Description

a. Description Of The Resource Person

Four customers of Bank Rakyat Indonesia (BRI) have been interviewed in depth to obtain qualitative data.

Table 4. 1 Description of Resource Persons

Code	Name	Occupation/Profession	Customer Duration	Main Storage Products
NR1	Emi Rahmi	SOE Employees	More than 10 years	Savings
NR2	Muhammad A. Majid	Freelancer (Design Services)	Approximately 4 years	Savings and Deposits
NR3	Rahmad Ramadhan	IT Professionals	Approx. 6 years (Since 2019)	Britama (Savings)
NR4	Wisdom S. Tito	Sales Engineer	About 8 years (Since 2017)	Simpedes Savings (Savings)

b. Context Of Data Collection

The primary data collection in this study was carried out through in-depth interviews (in-depth interview) online using Zoom platform. Interviews are semi-structured, recorded, and transcribed verbatim to maintain the accuracy and integrity of the data obtained. Interviews were conducted with four resource persons who were all Bank Rakyat Indonesia (BRI) customers with different work backgrounds. The first resource person was Emi Rahmi, a SOE employee, who was interviewed online on March 28, 2025 at 21.10 WIB. The second resource person was Muhammad Abdul Majid, a Freelancer in the field of design services, which

was interviewed on April 11, 2025 at 20.36 WIB. The third resource person was Hikma Sisintito, a Sales Engineer, who was interviewed on April 15, 2025 at 21.45 WIB. The fourth resource person was Rahmad Ramadhan, a professional in the field of information technology (IT), who was interviewed on April 20, 2025 at 22.50 WIB. All interviews were conducted online with a duration adjusted to the availability of each interviewee. The purpose of the interview is to dig deep into the motivations (why), consideration factors, saving experience, and suggestions for service improvement from the perspective of BRI customers. To ensure the validity of the data, this study uses source triangulation by comparing and matching information obtained from the four sources, so that the research findings can be scientifically accounted for.

c. Summary Of Preliminary Findings

Preliminary findings indicate that customers' saving behavior at Bank BRI KCP Diponegoro is driven by dualistic motivation, namely a combination of extrinsic factors (such as salary/salary needs) and intrinsic factors (such as self-control). The majority of deposit objectives are geared towards emergency fund and investment needs, indicating a strong future orientation. Although customers recognize BRI's advantages in terms of accessibility and wide range of ATMs, there are serious issues related to service efficiency Offline (CS queue) and concerns regarding system security.

4.2. Data Analysis

a. Data Encoding

Data coding in this study was carried out using an open coding approach, namely by coding the results of the interview based on the meaning that emerged directly from the informant's statement. The researcher did not lock the theme in the first place, but rather let the theme develop naturally according to the real experiences conveyed by the participants. Each statement that is considered important is given an initial code, then grouped into temporary categories based on the same meaning, until temporary themes are formed. This process helps researchers understand their savings habits, how informants manage their finances, their perception of the convenience and quality of service, positive and negative experiences while being a customer, and expectations for Bank BRI KCP Diponegoro's services, which then become the basis for analysis in the next stage.

Table 4. 2 Interview Data Coding

NO	Code	Quote from Informant Statement	Initial Meaning Captured	Temporary Categories	Temporary Theme
1.	NR1	"My parents have taught me how to save."	Saving habits are formed from the beginning	Influence of the family environment	Background on saving habits
2.	NR3	"I have arranged it myself, every month there is an allotment."	Discipline and personal financial arrangements	Personal financial management	Self-control patterns
3.	NR1	"BRI is easy to find everywhere."	Ease of physical access	Ease of access to services	Perception of convenience
4.	NR3	"There are many ATMs, so they are flexible."	Flexibility in transactions	Range of services	Perception of convenience
5.	NR3	"BRI mo is rarely a nuisance, it's quite helpful."	Convenience of digital services	Digital service experience	Positive Experience
6.	NR2	"What makes it uncomfortable is the queue of CS."	Inconvenience of face-to-face service	Offline service barriers	Negative experiences
7.	NR1	"There was a time when the money didn't come out but	Concerns about security	Risk perception	Security and trust

		the transaction was successful."			
8.	NR3	"We need products that are sensitive to global conditions."	Product adaptation expectations	Expectations for banks	Customer expectations
9.	NR2	"If possible, the administrative costs will be reduced."	Objections to service fees	Cost evaluation	Customer expectations

4.3. Theme Identification

Based on the results of data encoding, this study identifies four main themes that represent customer experiences and views related to saving activities and the use of Bank BRI services. These themes emerge from the informant's repetitive and interrelated response patterns, and reflect the real conditions experienced by clients in the context of their lives and financial needs:

a. Motivation and self-control

The first theme shows that customers' motivation to save is not only driven by long-term goals, such as future preparation, emergency funds, and investments, but is also closely related to the ability to control expenses. This self-control is formed both from personal awareness and from habits that have been instilled from an early age by the family environment. This context shows that saving behavior is the result of an interaction between internal and external factors.

"I've arranged it myself, every month there is an allocation to save."(NR4)

"It's because my parents like to teach me how to save."(NR1)

These findings show that the habit of saving is not just a financial decision, but part of a lifestyle and values that are built sustainably.

b. Consideration factor: accessibility as a comparative advantage)

The second theme is related to customer consideration factors in choosing BRI as a bank to save for. The accessibility of services, especially the availability and reach of ATMs, is the main reason because it facilitates daily transactions. However, the emerging context shows that there is a gap between urban and rural areas in terms of the availability of facilities.

"BRI is easy to find everywhere." (NR1)

"One more ATM in the city. Don't just go to the village."(NR4)

These findings show that even though BRI excels in regional coverage, there is still customer expectations that the distribution of service facilities can be more even, especially in urban areas.

c. The third theme illustrates the difference in customer experience between digital services and face-to-face services

Digital services, especially BRImo, are considered to provide convenience and efficiency in transactions. On the other hand, negative experiences appear more in offline services, especially related to queues and service efficiency in the office.

"There was a lot of pressure on me to get the ball out of the way that I was able to get the ball to the basket." (NR2)

"BRImo is helpful, but if you go to the office, you like it for a long time."(NR1)

In addition, several informants also highlighted transaction security issues that have been experienced, which raises concerns even though it does not happen regularly. This shows that the customer experience is not only shaped by convenience, but also by a sense of security in transactions.

d. Expectations of adaptive and risk-aware products

The last theme reflects customers' expectations that Bank BRI will be more adaptive to economic dynamics and the needs of diverse customer segments. Informants assess that changes in global conditions, such as inflation and economic uncertainty, need to be responded to through more relevant and accessible products and information.

"Maybe they can offer the diversion products right away... to help prepare for inflation." (NR3)

"Yes, maybe it can be eliminated by the admin so that I can continue to use BRI." (NR4)

These findings show that customers not only assess services from a functional perspective, but also from the bank's ability to understand customers' risks and financial needs contextually.

4.4. Results Discussion

a. Contextualization Of Findings

The contextualization of these findings was compiled by relying directly on the results of coding and meaning patterns that emerged from the customer interview data of Bank BRI KCP Diponegoro. This discussion reflects the empirical experience of the customer as identified in the analysis process, without adding interpretations outside the data. The results of the analysis show that customers' saving behavior is influenced by internalized financial management habits, especially in the form of self-control and regular allocation of funds. Saving is understood as part of a lifestyle and strategy to maintain financial stability, so the sustainability of savings depends on the consistency of an individual's financial behavior. In the context of choosing a bank, ease of access to services is the main consideration for customers. ATM coverage and ease of transaction are perceived as BRI's advantages, although customers also show a critical evaluation of the equity and effectiveness of service facilities in accordance with their mobility needs.

The savings experience shows a clear difference between digital services and face-to-face services. Digital services are considered efficient and helpful, while offline services still face queue and process efficiency constraints. Additionally, the experience of transaction disruption raises concerns about security, which affects customers' perceptions of convenience and trust. Customers also show expectations for product development and policies that are more adaptive to economic conditions and the needs of certain segments. This expectation reflects increasing customer awareness of cost efficiency and financial risk management. Overall, the findings of this study show that customer saving dynamics are the result of an interaction between individual financial habits, ease of access to services, quality of saving experience, and expectations of bank responsiveness. Thus, fluctuations in customer deposits can be understood as an ongoing evaluative process based on customers' real experience of banking services.

b. Relationship With Literature

The results of this study show that the motivation and savings experience of Bank BRI KCP Diponegoro customers are formed through a personal, social, and contextual process. Field data shows that saving habits are not only driven by financial goals, but are also influenced by life experiences, social environment, and customer interaction with the banking services they use. Findings related to saving motivation show that many saving habits are formed from an early age through the role of families, especially parents, who instill the value of financial discipline. In addition, the motivation to save is also related to the need for a sense of security, such as preparing for an emergency fund and financial security in the future. These empirical findings can be understood through research (Stuart et al., 2025) which emphasizes the importance of the family's social influence in shaping an individual's financial behavior. In the context of needs theory, the

motivation is also in line with the concept of Safety needs In Maslow's hierarchy of needs theory, where individuals seek to fulfill a sense of security through more planned financial management. In terms of bank selection factors, field findings show that service accessibility, especially ATM availability and reach, are the main considerations for customers in choosing Bank BRI. Ease of access is seen as a practical solution in daily transaction activities. This finding can be confirmed by the concept of the service marketing mix, especially the square or access, which is one of the important factors in shaping consumer preferences for banking services (Taslim, 2020). Thus, accessibility not only serves as a supporting facility, but also shapes the perception of service value in the eyes of customers.

Furthermore, the findings on the saving experience show that there is a gap between digital services and services Offline. Customers consider digital services to provide convenience and efficiency, but still face obstacles to face-to-face services, such as queues and transaction security issues. This experience shows that the saving experience includes the entire interaction of customers with bank services, both physical and digital. This is in line with the view (Pratama et al., 2024) which states that the saving experience is the customer's subjective response to the entire service process they experience. In addition, the findings regarding expectations for adaptive products show an increase in customer awareness and digital financial literacy. Advice related to digital gold products, products that are adaptive to global conditions, and the elimination of certain costs reflect customer demands for banks to be more responsive to economic changes and the needs of specific segments. These findings can be understood through research (Mubarokah et al., 2024) which highlights the increase in people's digital financial literacy, thereby encouraging banks to continue to innovate in providing relevant products and services. Overall, the literature in this study serves to explain and provide theoretical context for the empirical findings obtained from the field. This approach emphasizes that qualitative research departs from the real experience of participants, then is confirmed and understood through theories and previous research results, resulting in a richer and more contextual understanding of customers' saving behavior and experiences.

V. Conclusions and Recommendations

Based on the results of the qualitative data analysis on the factors underlying the saving patterns, motivations, and saving experiences of customers at Bank BRI KCP Diponegoro, this study concludes that customer saving behavior is shaped by a combination of intrinsic and extrinsic factors. Intrinsically, customers are primarily motivated by self-control and future-oriented financial goals, such as preparing emergency funds and building long-term financial security through savings and investment. At the same time, extrinsic influences, including family advice and payroll-related needs, also play an important role in initiating and sustaining saving habits. This indicates that saving behavior among customers is dualistic in nature, involving both personal financial discipline and external social or institutional triggers.

The findings further reveal that accessibility is one of the most decisive factors influencing customers' decisions to choose and remain with Bank BRI KCP Diponegoro. Customers perceive BRI as having a strong competitive advantage due to its wide reach, the availability of ATMs even in remote areas, and the convenience of its digital banking services, particularly BRImo. These features strengthen the bank's attractiveness and confirm that ease of access remains a central determinant of customer preference in the banking sector. However, despite the positive assessment of digital services, the study also identifies a clear gap in the offline service experience. Customers reported dissatisfaction caused by long customer service queues and expressed concerns regarding transaction security, both of which may reduce trust, satisfaction, and long-term loyalty.

In addition, this study finds that customers have increasingly adaptive and segment-specific expectations regarding banking products and services. They expect Bank BRI KCP Diponegoro not only to function as a place for saving funds, but also to provide innovative products that respond to their financial realities and broader economic challenges. Customers highlighted the need for more suitable programs for

freelancers and MSMEs, including more flexible administrative policies, as well as investment-oriented products that are responsive to inflation and global uncertainty, such as digital gold. This suggests that customers are becoming more financially aware, more selective, and more responsive to product relevance in the context of changing economic conditions.

Overall, the study concludes that although Bank BRI KCP Diponegoro has successfully established strengths in physical accessibility and digital banking services, important challenges remain in improving the efficiency of face-to-face services, strengthening customer confidence in transaction security, and adapting its product offerings to the diverse needs of modern customers. These findings imply that the bank needs to improve customer service management at the branch level, enhance security systems and proactive communication regarding digital safety, and design more segmented and risk-sensitive financial products. In practical terms, such improvements are expected to strengthen customer satisfaction and loyalty while enhancing the bank's competitiveness. From a broader academic perspective, the findings also indicate that saving behavior should be understood not only through motivational and rational dimensions, but also through service experience, perceived security, financial literacy, and socio-demographic background. Therefore, this study provides a foundation for future research to further examine the relationships among service quality, digital trust, financial literacy, accessibility, and customer loyalty in the context of an increasingly digitalized banking environment.

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