

The Effect of Trust, Experience and Service Quality on Customers' Decisions to Save at PT. Bank Jambi Angso Duo Branch Office

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ABSTRAK

Tujuan Penelitian ini adalah untuk menganalisis pengaruh kepercayaan, pengalaman pelanggan, kualitas pelayanan perusahaan dan keputusan nasabah untuk menabung pada PT. Bank Jambi Kantor Cabang Pembantu (KCP) Angso Duo. Metode penelitian yang digunakan adalah metode analisis deskriptif dan kuantitatif. Data yang digunakan adalah data primer dengan responden sebanyak 99 orang pelanggan PT Bank Jambi KCP Angso Duo. Metode analisis yang digunakan adalah analisis regresi sederhana, uji hipotesis, korelasi, koefisien determinan dan uji-t. Hasil penelitian ini mengungkapkan bahwa kepercayaan, pengalaman pelanggan, kualitas pelayanan Bank terhadap nasabah berpengaruh signifikan terhadap keputusan nasabah untuk menabung di PT Bank Jambi KCP Angso Duo..

Kata kunci: kepercayaan, keputusan nasabah menabung, kualitas pelayanan perusahaan dan pengalaman pelanggan.

ABSTRACT

The purpose of this research is to analyze the influence of trust, customer experience, quality of company service and customer decision to save at PT. Bank Jambi Sub-Branch Office (KCP) Angso Duo. The research methods used are descriptive and quantitative analysis methods. The data used is primary data with 99 respondents who are customers of PT Bank Jambi KCP Angso Duo. The analysis methods used were simple regression analysis, hypothesis test, correlation, determinant coefficients and t-test. The results of this study reveal that the trust, customer experience, and quality of the Bank's service to customers have a significant effect on the customer's decision to save at PT Bank Jambi KCP Angso Duo.

Keywords: customer experience, customer saving decision, company service quality, trust

INTRODUCTION

Tight competition between companies producing products or services requires each company to work hard to improve product quality and effective marketing strategies. In addition, understanding consumer behavior that is rapidly changing is very important for companies to be able to dominate the planned market. Currently, the desire of consumers who want convenience and speed in obtaining products or services is very dominant. This desire is especially seen in the financial services industry, where banking companies are required to offer solutions that can meet consumer needs more efficiently. Efforts to overcome the increasingly tight competition between companies, especially banks, must focus more on deeper aspects that can be seen from customer experience, service quality, and especially customer trust. Trust is an important factor that influences customers' decisions to use certain services. Therefore, it is important for Bank Jambi to understand how customer trust, the experiences they feel, and the quality of service provided can influence their decisions in saving and using other banking services.

Customer trust in banks is one of the foundations that can determine the success of banks in retaining customers and attracting more new customers. Customers tend to choose banks that can provide security and comfort in every transaction. Positive customer experiences, such as friendly and professional service, and high quality of service will strengthen this trust. Therefore, customers' decisions to save at Bank Jambi are not only influenced by the promotions or prices offered, but more

by the overall experience they feel in interacting with the bank. Along with the rapid advancement of technology, the banking sector must also adapt to innovations that can improve customer experience. Digital-based banking services, such as mobile applications banking and internet banking, is one of the important strategies that can improve the quality of service and make it easier for customers to access various bank products. This shows that customer experience and service quality are highly dependent on the bank's ability to innovate and adapt to technological developments. One of the causes of the losses experienced by this company is due to the low interest of customers in themselves. By itself will affect the decline in income generated from the sales volume or sales turnover of the company. So it is very necessary to have an appropriate marketing mix format in order to support the company in competing between the same businesses.

One of the most important concepts in modern marketing is the marketing mix. Where the marketing mix can be interpreted as a series of marketing tools. As a business actor, it is mandatory to have certain advantages over other competitors. This can make consumers interested and encourage consumer interest to just try, then consumers will make a decision to buy the product offered. The service industry plays a very important role in the world economy, economic growth causes competition in the service industry to be increasingly tight. Producers are increasingly creative and innovative in pampering customers, the success of service companies in facing competition is by providing the best service so that it will add value to the company in the eyes of its customers. One of the service institutions that actually offers services to customers is the financial industry. The financial industry is growing with various alternative services offered, at least there are nine main functions that can be served by financial institutions, banks and other than banks, namely credit function, investment function, payment function, savings function, cash management function, guarantor function, intermediary function, protection function and trust function (Dehghanpouri et al., 2020; Fauzi & Suryani, 2019; Miao et al., 2022; Panigrahi et al., 2018).

Banks have a very important role in community life. One of the roles of banks is to collect funds from the community, because it is one of the institutions trusted by people from various circles in placing their funds safely. The community believes that funds placed in banks are more secure than in other institutions or stored at home. On the other hand, banks play a role in distributing funds to the community. Banks are institutions that can provide loans to people who need funds. In order to meet the needs of the community in carrying out their activities, banks must also provide good service to influence customer satisfaction. Competition in the banking world is very rapid, competition between banks takes place freely and tightly. Competition can be overcome, one of which is by showing the company's performance in the public eye, this performance can be assessed from the quality of service provided by bank employees so that many customers feel comfortable and want to become loyal customers of the bank and can increase the number of customers. This happens because if the customer is satisfied with the service provided, they will recommend to their friends or family to become customers at the bank.

To win the competition in the banking world, innovation in technology is needed. Technological advances, economic developments and technological advances in the industrial era have experienced quite rapid increases. In this modern era, people are increasingly busy with matters outside the home and increasingly demand convenience in various things. So the banking sector provides incentives in the form of rewards that will be given to customers. These incentives, especially in the internet sector, have been successfully adopted by the banking industry. According to Miao et al (2022); Nguyen et al (2020); Panigrahi et al (2018); Peng & Moghavvemi (2015); VO et al (2019), understanding customer needs and desires is an absolute must. This is so that banks can adjust the products and services offered. Customers will be satisfied if the bank is able to meet the desires and expectations needed by customers. It is necessary to take a commitment organization approach to meet customer needs. So banks need to carry out effective market orientation so that they can create high satisfaction for customers.

The marketing mix is a series of marketing tools consisting of the product offered (product), competitive price, appropriate promotion, nearby location (place), people involved corporately (participant), activities that demonstrate satisfactory service (process), with a comfortable physical environment (physical). This series of marketing tools must be able to accommodate the needs or desires of customers. So that customers have the intention to purchase the products offered. To create an intention to purchase, it is also necessary to increase the value of trust for high customers. Market

segments are business efforts to group target consumers based on certain criteria. The purpose of forming market segments is to facilitate the implementation of planned product programs. This is done because the existing market conditions are heterogeneous, and it is necessary to determine the groups of targeted consumers. So this will make it easier for the company to decide on the products offered to consumers.

So there will be a tendency that customers will choose products that are well known through experience using the product. And based on information obtained through various other sources. Good information about product quality and where the product is obtained will be the basis for customers. Supported by knowledge of the product, this becomes a reason for customers to purchase the product. Customer decision on a product is a stage of the customer's decision process where the customer actually purchases the product. In determining the customer's decision to have a product, the customer goes through a process of selecting several alternatives that are faced by the customer before purchasing the product. This means that the customer will make a customer decision on a product if there are several choices of the same product and provide the same benefits and utility. Chu et al (2012); O'cass & Carlson, 2012) argues that companies engaged in banking are service businesses based on the principle of trust.

The purpose of this study is to describe, describe, and analyze the influence of trust, customer experience, company service quality, and customer decisions in saving at Bank Jambi. This study aims to provide deeper insight into the factors that influence customer decisions, with a focus on aspects of trust, experience, and service quality. It is hoped that the results of this study can help Bank Jambi in formulating more effective marketing strategies and increasing customer satisfaction and loyalty, which can ultimately drive the bank's growth and success in the future.

Literature Review

Marketing Management Concept

Marketing is generally viewed as the task of creating, introducing and delivering goods and services to consumers. Marketing is one of the main activities carried out by entrepreneurs in their efforts to maintain their survival, to grow and make a profit. The success or failure in achieving business goals depends on their expertise in marketing, production, finance and other fields. It also depends on their ability to combine these functions so that the organization can run smoothly. Marketing according to Anderson & Srinivasan (2003); Cao & Chen (2011); Chase & Apte (2007) is the process of managing profitable consumer relationships. Two marketing channels are attracting new consumers by promising superior value and maintaining and growing existing consumers by providing satisfaction. Marketing Management is the analysis, planning, implementation and control of programs designed to create, build and maintain profitable exchanges with target buyers in achieving organizational goals.

Marketing Mix

The marketing concept is used in exchange or trade activities. Marketing is one of the activities that can determine the success of achieving company goals. The purpose of marketing activities is to increase sales that can generate profits by satisfying consumer needs and desires. Companies always try to meet consumer needs for products and services that will benefit from the exchange. The Marketing *Mix* has a very important role in influencing consumers to buy products or services offered by the market, therefore the marketing mix is said to be a tool that will show the level of marketing success. According to Kotler et al (1996); Wang & Shieh (2006) The marketing mix includes four (4) main things and can be controlled by the company which include product, price, place and promotion. According to Kotler et al (1996) the definition of the marketing mix is the *marketing mix is the set of tactical marketing tools that the firm blends to produce the response it wants in target markets* .

Meanwhile, another definition from Buttle & Maklan (2015); Peter & Olson (2010); Puspaningrum (2020); Surjadjaja et al (2003); Tawas (2013), provides a definition of marketing mix as a strategy to mix marketing activities, in order to find the maximum combination to produce satisfactory results. Marketing mix consists of four components or called 4P, namely product, price, place and promotion. Based on several definitions, it can be understood that marketing mix *is a marketing tool that is used as a strategy in company activities to achieve optimal company goals.*

Meanwhile, a set of marketing tools is classified into four (4) broad groups called 4P marketing, while in service marketing there are several additional marketing tools such as people, physical evidence and process so that 7P is known, it can be concluded that the service marketing mix is product, price, place, promotion, people, physical evidence, process.

Trust

Trust in the context of business, especially in the banking industry, refers to customer confidence in the bank's ability and integrity in maintaining security, confidentiality, and fulfilling promised commitments. According to Hunt & Morgan (1996); Morgan & Hunt (2002); Morgan & Hunt (1999); and Morgan & Hunt (1994), trust is an important foundation in a successful business relationship. Trust is built on the basis of consistent positive experiences and open communication between the bank and the customer. In the banking sector, trust is very important because customers hand over money and sensitive personal data to the bank. Therefore, banks must ensure that all services and products offered can be trusted by customers, both in terms of transaction security, product reliability, and service quality. Trust measurement indicators can be seen from several aspects, including: (1) Security and confidentiality of customer data, (2) The bank's ability to fulfill promises and commitments that have been agreed upon, (3) The bank's reputation as reflected in previous customer experiences, (4) Transparency in communication between the bank and customers. Assessment of trust can also be measured through customer satisfaction surveys and the level of customer loyalty to the bank. For example, the level of customer retention and their desire to recommend the bank to others can be important indicators of the level of trust that customers have in the bank.

Customer Experience

Customer experience is the entire interaction experienced by customers during their relationship with a company or bank. According to Pine II & Gilmore (2013); Christodoulides & Chernatony (2004), customer experience can include all aspects felt by customers when using a product or service, from first impressions, quality of interaction with staff, to the comfort felt when using the service. A positive experience will increase customer satisfaction, which ultimately drives loyalty and decisions to make purchases or use services repeatedly. In the banking industry, customer experience includes the quality of interactions at branches, ease of use of digital banking applications, and the time it takes to complete transactions.

Customer experience measurement indicators can include (1) Quality of interaction with bank officers, such as politeness, communication skills, and responsiveness to customer needs, (2) Speed and ease of using products or services, (3) Suitability of services to customer expectations, (4) Overall experience when interacting with various banking channels, both physical and digital. Customer experience surveys can be conducted to measure customer satisfaction and loyalty to bank services. A poor customer experience can cause customers to switch to competitors, while an excellent experience can result in positive references and high loyalty.

Service Quality

Service quality is the extent to which the service provided by the company is in accordance with customer expectations or hopes. Parasuraman et al (1985) (2005); Zeithaml et al (2002) developed the SERVQUAL model which identifies five important dimensions in assessing service quality, namely: (1) Tangibles (physical facilities, staff appearance, equipment), (2) Reliability (reliability and consistency of service), (3) Responsiveness (readiness in responding to customer requests), (4) Assurance (staff ability to provide a sense of security and trust), and (5) Empathy (attention and concern for customer needs). Good service quality will increase customer satisfaction and encourage long-term relationships between banks and customers. Indicators for measuring the quality of company services in the banking industry include (1) Level of reliability in carrying out promised products or services, (2) Staff responsiveness in handling customer problems or questions, (3) Guaranteed transaction security, (4) Professional physical appearance of branches and staff, (5) Ease of access to various service channels (e.g. internet banking, mobile banking). Customer satisfaction surveys can be used to assess various dimensions of service quality and identify areas for improvement to enhance the customer experience.

Customer Decision

According to Nguyen & LeBlanc (2001); Zhang et al (2017) states that the decision to save is a selection based on the assessment that the features of a product or service, or the product/service itself and provides a level of fulfillment related to pleasant consumption, including the level of *under-fulfillment* and *over-fulfillment*. Woodruff (1997) defines the decision to save as something that is conceptualized as a feeling that arises after evaluating the experience of using a product. The decision is a global evaluative assessment of the use or consumption of the product. States that the decision to save is a short-term emotional reaction to the performance of a particular product or service. Customers assess their level of satisfaction and dissatisfaction after using the service and use information to update their perceptions of quality, but attitudes towards quality do not depend on experience. Customers do not only assess satisfaction based on word of mouth or company advertising. However, customers must actually use a service to find out whether or not they are satisfied with the results.

According to Kotler & Keller (2006) Savings decisions are customer decisions to purchase a product after previously thinking about whether or not the product is worth buying by considering the information he knows with the reality of the product after he witnesses it. According to Tjiptono & Chandra (2016), customer decisions are individual actions that are directly or indirectly involved in efforts to obtain and use a product or service that is needed. According to Kotler et al (1996) savings decisions can result in feelings of pleasure or disappointment in someone who appears after comparing the performance (results) of the product being considered against the expected performance (or results). In general, savings decision programs include a combination of seven main elements (Tjiptono & Chandra, 2016), namely:

1. Quality Goods and Services. Companies that want to implement a customer decision program must have good quality products and excellent service.
2. *Relationship Marketing*. The key to any loyalty promotion program is the effort to build long-term relationships with customers.
3. Loyalty Promotion Program. Loyalty promotion programs are widely implemented to build relationships between companies and customers.
4. Focus on Best Customers. Although customer loyalty promotion programs come in many forms, they all have one thing in common: a focus on the most valuable customers.
5. Effective Complaint Handling System. Complaint handling is closely related to product quality. Companies must ensure that the goods and services they produce actually function as they should from the start.
6. *Unconditional Guarantees* (Guarantees). Needed to support the success of a customer decision program, a guarantee is an explicit promise made to customers regarding the level of performance they can expect to receive.
7. *Pay-For- Performance Program*. Customer decision programs cannot be implemented without the support of the organization's human resources.

Saving Decision Indicator

The decision to save is a consequence of the comparison made by customers who compare the level of perceived benefits to the benefits expected by customers. And the indicators in the decision to save according to Kotler & Keller (2006); Oliver (2015); Peter & Olson (2010); Shoemaker & Lewis (1999); Chaffey & Smith (2022) are as follows: (1) Characteristics of a bank. A person chooses a bank because of its strong credibility and security; (2) Trust in bank brands. Customers choose their own reasons for choosing a bank brand, this is realized from the trust of customers that allows them to feel comfortable when using the bank they choose; and (3) Utility function. Customers choose banks because of their ease of use and diverse products and services.

METHODS

The research method in this study is quantitative descriptive in order to explain the phenomena that have occurred at this time in accordance with the formulation of the problem that has been determined. In this study, there are several variables, namely the influence of Trust, Customer Experience, Quality of Company Service and customer decisions to save . In this study, the data used is Primary data in the form of questionnaires and secondary data in the form of data obtained from the

institutions that are the objects of research. While the data source is from customers who visit PT. Bank Jambi Angso Duo Branch Office . Sampling was done using *accidental sampling technique* . From a population of 6,380 respondents, samples were taken using the slovin method. The number of respondents obtained was: 99 respondents. To answer the research objectives, multiple linear regression analysis was used.

RESULT

Table 1
Normalitas Test Output

		Unstandardized Residual
N		99
Normal Parameters ^{a,b}	Mean	0E-7
	Std. Deviation	,35497058
Most Extreme Differences	Absolute	,106
	Positive	,078
	Negative	-,106
Kolmogorov-Smirnov Z		1,031
Asymp . Sig . (2-tailed)		,338

Source: processed data

Table 1 explains the sample kolmogorov-smirnov test shows that the significance value is 0.338 greater than 0.05 then the residual value can be said to be normal. So it can be said that the data from the variables Trust (X1), Customer Experience (X2), Quality of Company Service (X3) on customer savings decisions (Y) in this case are normally distributed.

Table 2
F-Test Output

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	419,788	3	209,894	46,142	,000 ^b
Residual	391,200	31	4,549		
Total	810,989	34			

Source: processed data

Overall Test (F Test) is used to find independent variables that are significant simultaneously to the dependent variable. The results of the overall test can be seen from the value of the Fcount Significance which is smaller than Ftable (0.000 < 0.05). Thus, there is at least one dependent variable that has a significant effect on the independent variable, namely the Trust variable (X1), Customer Experience (X2), Company Service Quality (X3) on customer savings decisions (Y). Based on the conclusions obtained in the overall test (F Test), partial testing (T Test) will be continued.

Table 3
t-Test Output

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig .	Collinearity Statistics	
		B	Std . Error	Beta			Tolerance	VIF
1	(Constant)	2,832	1,907		2,485	.002		
	Trust (X1)	.248	.105	.461	2,350	.001	.142	3,737
	Customer Experience (X2)	.533	.154	.741	3,453	.003	.235	1,442
	Company Service Quality (X3)	.175	.168	.201	2,043	.000	.144	2,948

Source: processed data

$$Y = 2.832 + 0.248 X_1 + 0.533 X_2 + 0.175 X_3 + e$$

overall results of the regression equation above show that the coefficient value of β_0 is 2.832, meaning that if there is no change in the variables Trust (X1), Customer Experience (X2), Company Service Quality (X3) or with constant assumptions, then the customer's decision to save (Y) at PT. Bank Jambi Angso Duo Branch Office will remain at 2.832. For the regression coefficient of variable

X (β) obtained at 2.832, meaning that if there is an increase or increase in Trust (X1), Customer Experience (X2), Company Service Quality (X3) by 1 percent, it will increase the customer's decision to save (Y) at PT. Bank Jambi Angso Duo Branch Office by 2.832 percent with the assumption that other variables remain constant (*ceteris paribus*) or no change or constant. The regression results for the Trust coefficient (X1), Customer Experience (X2), Company Service Quality (X3) illustrate that the conditions and influences on customer decisions to save (Y) at PT. Bank Jambi Angso Duo Branch Office are relatively high. This is because the utilization of the potential of the Resources owned is quite optimal, especially seen from the results of customer decisions to save (Y) at PT. Bank Jambi Angso Duo Branch Office and this can be a concern for the leadership of the Jambi regional bank in the future to maintain the policies that have been running so that they continue to run effectively and efficiently.

Based on Table 3 it also explains that:

1. Trust (X1) : the significant value of the variable (X1) Trust is $0.01 < 0.05$. It is known that the t count is 2.350 and the t table value is 1.661 where $n - k - 1$ or $99 - 3 - 1 = 95$. With a two-sided test (significance 0.001) so that it is known $t > t$ table. This means that it can be concluded that the Trust variable partially has a positive and significant effect on purchasing decisions;
2. Customer Experience (X2) : the significance value of the variable (X2) Customer Experience is $0.003 < 0.05$. It is known that the calculated t is 3.453 and the t table value is 1.661. It can be concluded that the calculated t value $> t$ table shows that the Customer Experience variable partially has a positive and significant effect on the Y variable (purchase decision); and
3. Company Service Quality (X3) : the significance value of the variable (X3) Company Service Quality is $0.000 < 0.05$ and it is known that the calculated t is 2.043 $>$ the t table value of 1.661. It can be concluded that the Company Service Quality variable has a positive and significant relationship with the purchasing decision variable.

Table 4
Coefficient of Determination (R²) Output

Model	R	R Square	Adjusted R Square	Std . Error of the Estimate	Durbin-Watson
1	,819	,783	,786	2,133	1,958

Source: processed data

The coefficient of determination is used to estimate how good the regression line is. Researchers assess how strong the proportion of the dependent variable variation is explained by the independent variable. In the coefficient of determination model, it can be seen in the Adjusted R Squared value, in this model the coefficient of determination is 0.786. This means that the variables Trust, Customer Experience, and Quality of Company Service are able to explain the customer's decision to save by 78.6%, while the remaining 21.4% is explained by other factors not mentioned in the model.

The Influence of Trust on Purchasing Decisions

Trust is a factor that greatly influences consumer purchasing decisions, because it is closely related to their belief in the credibility and capability of the company in meeting their needs. Based on the test results showing a calculated t of $2.350 > t$ table 1.661 and a sig value of $0.001 < 0.05$, this indicates that consumer trust has a significant impact on the purchasing decisions they make. Trust can be understood in the context of long-term relationship theory in marketing. Morgan & Hunt (1994) explain that trust is the main foundation in building mutually beneficial relationships between companies and consumers. This trust will foster customer loyalty and make them more likely to make repeat purchases, as well as give positive recommendations to the company. These findings are supported by research by Chaudhuri & Holbrook (2001) which shows that trust has a direct effect on loyalty and repeat purchasing decisions. In addition, research by Gounaris (2005) revealed that consumers who feel confident with the company will feel safer when making transactions, thus influencing their purchasing decisions. In a modern context, Zhou et al. (2013) also found that a high level of trust in a brand or company increases the likelihood of consumers choosing a product even though there are many alternatives available.

The Influence of Customer Experience on Purchasing Decisions

The experience gained by customers while interacting with a company plays a very significant role in determining their purchasing decisions. Based on the test results showing a calculated t of $3.453 > t$ table 1.661 and a sig value of $0.003 < 0.05$, it can be concluded that the experience experienced by customers has a significant influence on their decision to purchase. Devia & Kusuma (2022); Molinari et al (2008); Peter & Olson (2010); Reibstein (2002) in their research said that experience is not only limited to product or service transactions, but also includes emotional, cognitive, and sensory dimensions that shape consumer impressions. A satisfying experience has the potential to increase customer loyalty and increase their likelihood of making further purchases. Connolly & Bannister (2008); Tjiptono & Chandra (2004) confirmed that positive customer experiences encourage them to make better and repeat purchasing decisions. In addition, research by Junaidi et al (2016); Peter & Olson (2010) shows that a pleasant experience can increase satisfaction, which is directly related to repeat purchase decisions. Al-Dwairi & Kamala (2009); Siregar et al (2024) also stated that superior customer experience can reduce consumer doubts and make them more confident in choosing the products they want to buy.

The Influence of Company Service Quality on Purchasing Decisions

The quality of company service is an important factor in determining purchasing decisions. Good service can strengthen the relationship between the company and customers, increase satisfaction, and directly influence purchasing decisions. Based on the results of the t -test which showed a calculated t of $2.043 > t$ table 1.661 with a sig value of $0.000 < 0.05$, it can be concluded that service quality plays a significant role in purchasing decisions. The Servqual theory Buttle (1996); Roca et al (2006) states that service quality can be measured by five main dimensions: reliability, responsiveness, assurance, empathy, and physical evidence. Companies that are able to provide high-quality service in each of these dimensions can increase customer satisfaction, which will ultimately increase the likelihood of customers making repeat purchases. The results of this study are in line with Anderson & Srinivasan (2003); Balmer (1998); Chaudhary & Gupta (1999); Schweitzer (2014) who also showed that good service quality is closely related to purchasing decisions, where customers who are satisfied with the service provided will be more likely to buy again. This is also supported by research by Parasuraman et al (2005), which found that high service quality can create a high level of trust in the eyes of consumers, which in turn drives purchasing decisions. In addition, research by Berry et al (1988); Boulding et al (1993) shows that companies that provide the best service can reduce consumer uncertainty, making them more comfortable and confident in making purchasing decisions.

CONCLUSION

The results of this study are trust, customer experience and quality of company service have a positive effect on customer decisions to save at PT. Bank Jambi Angso Duo Branch Office. Customer decisions to save at PT. Bank Jambi Angso Duo Branch Office are classified as high due to the fairly optimal utilization of the potential of the resources owned, this can be a concern for the leadership of the Jambi regional bank in the future to maintain the policies that have been running so that they continue to run effectively and efficiently.

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