

## ABSTRACT

*This study focuses on the analysis of four factors (promotion, interest rate, facility, service) that have similar possibilities in affecting the attitudes and purchase intentions of banking customers. By using experimental research and through eight simple yet attractive advertising flyers about saving and time deposit products, random opinions were collected from 200 respondents. Three theories by Laczniak and Muehling (1993), Biehal, Stephens and Curlo (1992), and Walker and Dubitsky (1994) were chosen to test the effects of all factors (saving's promotion, saving's rate, saving's facility, saving's service, deposit's promotion, deposit's rate, deposit's facility, and deposit's service). The result shows that saving and time deposits are each affected by different strongest factor (interest rate-promotion).*

**Key Words:** *promotion, rate, facility, service, attitude, purchase intention, saving, deposit, experimental research, ads, banking customers.*