

Unveiling the Hidden Dynamics Behind Effective Credit Card Sales Promotions

Yuardi Hendrastiawan^{1*}, Nur Khusniyah Indrawati², Mugiono Mugiono³

Universitas Brawijaya, Malang, Indonesia^{1,2,3}

ardi.h3ndrastiawan@gmail.com^{1*}



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Abstract

Purpose: This study aims to explore the strategic role of sales personnel characteristics and promotion duration in enhancing the effectiveness of credit card sales promotions across various strategic locations.

Methodology: Using a qualitative case study approach, the research analyzed promotional activities and sales staff performance at malls, restaurants, and office buildings through interviews and observations, and thematic analysis.

Results: The findings revealed that selecting sales personnel with interpersonal skills aligned with target customer profiles significantly improved consumer engagement and purchase conversion. Additionally, tailoring promotion duration to consumer behavior and the environment, such as longer promotions in high-traffic areas and shorter bursts in controlled settings, optimizes consumer interest while minimizing fatigue.

Conclusions: This study innovatively integrates the temporal dimension and situational adaptability, demonstrating that an optimal promotion duration must balance urgency and consumer engagement to avoid message fatigue or underexposure. Furthermore, the nuanced approach to selecting sales staff, considering interpersonal skills, adds depth to conventional sales performance models by emphasizing the importance of matching sales strategies to specific promotional environments.

Limitations: This study focused on a single business and specific products, which may limit its generalizability.

Contributions: These results are explained through the application of situational selling theory and consumer attention dynamics. This study advances the existing knowledge by integrating human resource considerations with temporal factors in sales promotion strategies. Marketers should design promotion plans that consider both the contextual and psychological elements of consumer behavior to improve effectiveness.

Keywords: *Consumer Behavior, Credit Card Marketing, Promotion Duration, Sales Personnel Selection, Sales Promotion*

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1. Introduction

Foreign Bank "X" is one of the largest foreign banks operating in Indonesia, with an extensive international network, particularly in Surabaya. Known as a leader in digital banking in Indonesia, this universal bank, headquartered in New York, USA, provides a broad range of retail and commercial banking services across nearly 160 countries. Foreign Bank "X" provides diverse financial products and services to corporations, governments, investors, institutions, and individuals. It has earned a distinguished reputation for sound financial management, as evidenced by numerous industry awards recognizing its commitment to sustainability, innovation, and customer service. Through strong

adherence to sustainable business practices and prudent financial management, Foreign Bank "X" has secured customer trust and serves as a model for competitive banking markets. Additionally, the bank implements rigorous Good Corporate Governance (GCG) principles, contributing positively to stakeholder confidence ([Philip Kotler, Keller, & Chernev, 2022](#)).

The bank's primary portfolio includes credit cards, customer loans, savings, deposits, and wealth management products, such as investments, insurance, and treasury services. Notably, Foreign Bank "X" has a long history as a pioneer in the Indonesian credit card industry, having operated in the country since 1968. Credit cards remain a key service designed to enhance consumer transaction flexibility, allowing payments both physically and online without the need to carry cash. Consumers can settle their bills in full at maturity or choose minimum payments with remaining balances carried forward, providing financial management convenience aligned with their individual needs ([Purani, Belch, & Belch, 2013](#)). Credit card usage also addresses consumer concerns regarding the proliferation of unauthorized online loan providers. Illegal lenders often impose exorbitant interest rates and lack sufficient consumer protection, exposing users to fraud and data misuse. Credit cards offer a higher level of security, designed to safeguard cardholders against misuse and protect their personal identity ([Shimp & Andrews, 2012](#)). The ease of transactions combined with a strong customer security focus has driven the growing consumer preference for credit cards over other payment methods such as cash, e-money, or debit cards ([Ooi & Tan, 2016](#)).

Recently, competition in the credit card market has intensified, with numerous products from both foreign and local banks operating in Surabaya. This competitive pressure requires Foreign Bank "X" to implement more effective promotional strategies to attract prospective users. Sales promotion effectiveness is a key marketing element that must be prioritized ([Amin, 2013](#)). Effective sales promotion cannot rely on general assumptions; companies must tailor promotional types to product characteristics, organizational experience, and target market behavior ([P. Kotler & Armstrong, 2021](#)). The Surabaya branch of Foreign Bank "X" strives to increase credit card sales annually by enhancing the effectiveness of direct sales promotions, targeting a 20% average growth rate yearly, as mandated by management. Often, promotional methods led by the Roadshow Manager serve as a national pilot project because of their proven success in reaching sales targets amid aggressive competitor promotions from both foreign and state-owned banks and other financial institutions. Sales promotion through direct sales channels is a primary marketing method employed by Foreign Bank "X" Surabaya branch, focusing on employees earning a minimum annual income of IDR 60,000,000 or IDR 5,000,000 monthly. Direct sales promotion ensures that promotional messages reach the target audience precisely and allows for direct interaction with prospective customers, facilitating a better understanding of their needs.

A company's ability to create effective promotional marketing components generates a competitive advantage ([Shimp & Andrews, 2012](#)). Developing effective sales promotions requires an understanding of how consumers interact with promotions, what motivates their interest, and how messages align with their values ([Buil, De Chernatony, & Martínez, 2013](#); [Dhara, Dawra, & Rishi, 2024](#); [Genchev & Todorova, 2017](#); [Jean & Yazdanifard, 2015](#); [Mussol, Aurier, & de Lanauze, 2019](#); [Nasir & Bal, 2020](#); [Pettigrew et al., 2015](#); [Santini, Sampaio, Perin, Espartel, & Ladeira, 2015](#); [Sinha & Verma, 2020](#)). Busy public places such as malls, sports venues, office centers, and eateries serve as the main locations for Foreign Bank "X" Surabaya's direct sales promotion. The selection of locations, combined with promotional tools such as immediate gifts in "Show and Get," "Apply and Get," "Approved and Get," and "Referral" or "Member Get Member" programs, plus a skilled sales force, enhances customer appeal. Choosing the ideal promotion type is fundamental to sales growth ([Armstrong, 2009](#); [P. Kotler & Armstrong, 2021](#); [Philip Kotler et al., 2022](#)).

In an increasingly competitive banking and finance industry, integrated and smart promotional strategies encourage consumer participation in credit card use ([Soewarno, Tumbuan, & Jan, 2022](#)). Consumer preferences and promotional communication increase customer awareness and strengthen market shares ([Genchev & Todorova, 2017](#)). The role of sales promotions in improving company performance has been highlighted by various studies ([Allaham, 2015](#); [Bandyopadhyay, Sivakumaran,](#)

[Patro, & Kumar, 2021](#); [Goyal, 2019](#); [Huynh, 2016](#); [Jean & Yazdanifard, 2015](#); [Teck Weng & Cyril de Run, 2013](#)). Promotional benefits impact consumers' psychological evaluation of profitability, whereas promotion frequency and duration also influence promotional effectiveness ([Melović, Jocović, Dabić, Vulić, & Dudic, 2020](#); [Montaner, De Chernatony, & Buil, 2011](#); [Sinha & Verma, 2020](#)).

Previous research has consistently shown that promotional activities affect sales ([Buil et al., 2013](#); [Genchev & Todorova, 2017](#); [Mussol et al., 2019](#)). [Pan, Blut, Ghiassaleh, and Lee \(2025\)](#) also emphasized that effective promotion methods enhance company performance. However, identifying ideal promotional methods requires in-depth studies of standard operating procedures, company experience, and consumer characteristics. Promotional strategies that overlook consumer preferences can hamper sales growth. Studies have explained that promotions can increase awareness but may not significantly impact sales. Uncertainty in promotional outcomes aligns with the complexity of ever-changing market conditions. Inconsistent results do not necessarily indicate failure but highlight the importance of understanding the market and consumer responses that vary over time ([P. Kotler & Armstrong, 2021](#); [Philip Kotler et al., 2022](#)). Therefore, banking institutions need to conduct thorough analyses of varying promotional outcomes to identify influencing factors and optimize promotional approaches for a more positive impact on credit card sales.

A research gap remains regarding optimal marketing strategy selection, particularly in detailed studies of promotional processes and methods. We recommend further research to explain the specific promotional processes in companies. Moreover, credit card marketing studies largely focus on increasing card usage and transaction volume through promotions but lack detailed insights into effective promotional mechanisms ([Hamill et al., 2025](#)). Selecting Foreign Bank "X" in Surabaya as the research subject was a deliberate decision aligned with the described background. Surabaya, Indonesia's second-largest city, offers significant market potential. Most previous sales promotion studies have used quantitative approaches, with few exploring specific promotional processes in banking through qualitative methods. This study focuses on Foreign Bank "X" Surabaya and analyzes the effectiveness of direct sales promotions in credit card marketing using a qualitative approach.

Based on identified research gaps, this study explores and elaborates on effective direct sales promotional methods used by Foreign Bank "X." Titled "Achieving Success in Credit Card Sales Based on Direct Sales Promotion: A Case Study of Foreign Bank 'X' in Surabaya," the research aims to reveal effective direct sales promotional implementation methods for marketing credit card services. By investigating the promotional processes and mechanisms applied by Foreign Bank "X," this study expects to provide valuable insights for the bank and other financial institutions in Surabaya to develop more adaptive and effective promotional strategies amid increasing competition in the credit card industry, especially within direct sales channels.

2. Literature Review

Integrated Marketing Communication (IMC) is widely recognized as a strategic approach that coordinates various promotional tools to deliver a consistent and compelling brand message to target audiences ([Armstrong, 2009](#); [P. Kotler & Armstrong, 2021](#); [Philip Kotler et al., 2022](#); [Purani et al., 2013](#)). The essence of IMC lies in its ability to integrate advertising, sales promotion, personal selling, public relations, and publicity into a cohesive strategy that maximizes both customer engagement and brand loyalty ([Schultz, Patti, & Kitchen, 2011](#)). Personal selling, as one of the core elements of IMC, is characterized by two-way interpersonal communication that fosters relationships and adapts value propositions to meet specific customer needs ([P. Kotler & Armstrong, 2021](#); [Purani et al., 2013](#)). This direct interaction increases trust and strengthens the overall customer experience, which is particularly important for high-involvement products such as banking and financial services ([Bandyopadhyay et al., 2021](#)). Studies have shown that personal selling is effective not only in creating initial awareness but also in guiding potential clients through the decision-making process, where perceived risk is high. In addition, customer satisfaction and loyalty are strongly influenced by service quality, relationship marketing, and perceived user experience, which further strengthens the effectiveness of interpersonal marketing communication strategies in the service industry ([Paramesta & Andika, 2026](#); [Toni, 2025](#)).

Sales promotion, another significant component of IMC, refers to short-term incentives designed to encourage immediate purchase or usage behaviors ([Bandyopadhyay et al., 2021](#); [Genchev & Todorova, 2017](#)). These incentives can take the form of monetary offers, such as price discounts, cashback, or rebates, as well as non-monetary benefits, such as free gifts, exclusive access, and contests ([Santini et al., 2015](#)). Numerous empirical studies have demonstrated that promotional activities can significantly influence consumer purchase intentions, enhance brand recall and increase market penetration ([Goyal, 2019](#); [Montaner et al., 2011](#)). Recent studies in Indonesia have also confirmed that price perception, digital promotion, scarcity marketing, and perceived value positively influence purchase decisions and consumer satisfaction in digital and retail business contexts ([Didit, Diansyah, & Kamaruddin, 2025](#); [Gunawan, Adam, Zahara, & Palawa, 2026](#); [Pitino & Susanti, 2024](#)). However, scholars have cautioned that excessive or poorly targeted promotional campaigns may lead to brand dilution and reduced customer loyalty over time if they create an overreliance on discounts ([K. Zhang, Allard, Agrawal, & Bagchi, 2025](#)). Therefore, the selection of an appropriate promotional method should consider the nature of the product and the motivational drivers of the target market, with monetary incentives tending to be more effective for utilitarian products and non-monetary rewards being more appealing for hedonic or lifestyle-oriented products ([Roll & Pfeiffer, 2017](#); [Santini et al., 2015](#)).

Direct selling, which involves the distribution of goods and services directly to consumers without the use of retail intermediaries, relies heavily on personal interactions to deliver tailored solutions ([P. Kotler & Armstrong, 2021](#)). This approach allows companies to build trust, address customer objections in real time, and offer products that closely match consumer preferences ([Grewal, Krishnan, Baker, & Borin, 1998](#); [Hasan & Jamim, 2022](#)). In the context of financial services, direct sales teams often use promotional incentives to encourage trial and adoption, thereby reducing the perceived barriers to purchase ([Genchev & Todorova, 2017](#)). Research on credit card marketing has identified acquisition-focused channels, which often use sign-up bonuses, fee waivers, or referral benefits to attract new customers, and usage-focused channels, which provide ongoing benefits such as cash rebates, loyalty points, and merchant discounts to maintain engagement ([Van Thuy, Anh, & Binh, 2022](#)). Combining direct selling with targeted promotional strategies has been shown to boost customer acquisition and increase transaction volume and frequency ([J. Zhang & Jin, 2022](#)). Furthermore, the growing use of digital marketing strategies has expanded the effectiveness of direct communication approaches by enabling companies to personalize promotions and improve customer interaction across multiple channels ([Izal, Wijaya, & Utama, 2025](#)).

Although there is a considerable body of literature examining IMC, sales promotion, and direct selling separately, there is a lack of empirical research on their combined application in the marketing of foreign bank credit cards in emerging market contexts. Much of the current research has focused on sectors such as retail, fast-moving consumer goods, and domestic banking ([Genchev & Todorova, 2017](#); [Santini et al., 2015](#)). Consequently, the application of IMC principles to the promotion of high-involvement financial products, particularly when marketed through direct sales channels, is not well understood. Furthermore, the influence of specific promotional types, such as complimentary gifts and usage-based rewards, on both customer acquisition and long-term loyalty in competitive urban banking markets has received little attention in the literature, particularly in the Indonesian context, where consumer behavior patterns may differ from those in Western or more developed Asian economies. This study aims to address this gap by examining the effect of direct sales promotions on consumer purchase decisions for a foreign bank's credit card in Surabaya. By synthesizing theoretical concepts from IMC, personal selling, and sales promotion research, this study provides both academic and managerial insights. The findings are expected to contribute to the literature by extending the application of IMC theory to the financial services sector in emerging economies and offering practical recommendations for optimizing credit card acquisition strategies. The results of this study may be particularly valuable for marketers in highly competitive environments, where differentiation through integrated promotional efforts is essential for sustained growth and market share expansion in the food industry.

3. Methodology

This study adopts a qualitative exploratory case study approach to examine the promotional strategies used in the direct sales of credit cards at Foreign Bank "X" in Surabaya. The case study method was

chosen to enable an in-depth exploration of the bank's promotional methods, challenges encountered, and results achieved (Yin, 2018). By focusing on a single case, this study aims to provide a comprehensive understanding of promotional activities within the specific organizational and market context of the bank.

The research setting includes the Surabaya branch of Foreign Bank "X" and several public locations where credit card promotions are actively conducted. Data were collected both within the branch office to capture internal perspectives and at promotional sites to observe the real-time implementation of sales strategies. Participants were purposively selected based on their direct involvement in and knowledge of promotional activities. Key informants comprised the Roadshow Manager, who oversees the planning and execution of promotions, and sales staff responsible for carrying out direct sales efforts. The selection of sales personnel was extended through snowball sampling until data saturation was reached, ensuring the inclusion of informants with relevant insights and experiences.

Data collection employed a combination of methods to enrich the depth and validity of the findings. Direct and overt observations were conducted during promotional events to gather firsthand data on sales activities. Field notes were rigorously taken, encompassing observational, theoretical, and methodological reflections. In-depth, unstructured interviews allowed for flexible exploration of informants' perspectives, enabling the discovery of nuanced information related to promotional strategies. Additionally, secondary data, such as internal reports on promotional activities, were analyzed to provide contextual background and support interpretation.

The collected data were analyzed following the qualitative data analysis framework developed by Miles and Huberman (Creswell & Creswell, 2017). This involved a systematic process of data reduction through coding and categorization to identify key patterns and themes relevant to the research objectives of this study. Subsequently, the data were organized and displayed using visual tools, such as tables and diagrams, to facilitate understanding. Finally, conclusions were drawn by synthesizing the findings in relation to the research questions and objectives of the study.

To ensure the trustworthiness of this qualitative study, several validity criteria were applied. Credibility was achieved through triangulation by cross-verifying data from multiple sources, including interviews, observations, and document analysis. Confirmability was maintained by documenting the research process transparently and adhering to ethical standards to minimize the researcher's bias. Dependability was ensured by detailed recording of methodological decisions and by employing intercoder reliability checks to confirm consistency in data interpretation. Furthermore, transferability was considered by presenting the results clearly and systematically, enabling the findings to be applicable in similar organizational contexts beyond the current study (Creswell & Creswell, 2017).

4. Result and Discussions

Qualitative data analysis revealed four major themes influencing the effectiveness of Bank X's credit card sales promotions, such as the strategic role of sales promotion in consumer decision-making, location selection as a determinant of engagement and conversion, visitor characteristics as the basis for promotional design, and alignment of sales personnel competence and promotion duration.

4.1 Strategic Role of Sales Promotion in Consumer Decision-Making

Participants consistently described sales promotions as a key driver of stimulating both awareness and interest in Bank X's credit card products. In several interview accounts, respondents emphasized that promotional activities were often the first point of exposure to the brand, leading them to consider applying. Observations confirmed that promotional offers, such as direct gifts, fee waivers, and limited-time benefits, created a sense of urgency, prompting consumers to make quicker decisions. In addition, sales promotion was perceived not merely as a transactional trigger but as a means of reinforcing a brand's credibility and competitive position in the financial services market. The collected evidence also indicates that well-timed promotions have a dual impact, they generate immediate application spikes while contributing to longer-term brand recall. This duality was particularly evident in campaigns that balanced tangible incentives with clear product feature explanations. As one participant noted, "I

applied because of the reward, but I also learned about the card's travel benefits, which I might use later." These responses highlight the intertwined rational and emotional factors underlying financial product adoption.

4.2 Location Selection as a Determinant of Engagement and Conversion

Location has emerged as a critical factor in shaping promotional outcomes. Field observations showed that promotional booths located in high-traffic, contextually relevant venues, such as shopping malls, airports, and office buildings, achieved significantly higher engagement levels than those in less-frequented or less-relevant sites. These locations facilitate direct interactions between sales personnel and potential customers, allowing for immediate clarification of questions and real-time application processing. Participants expressed that the convenience of encountering promotions in a familiar environment increased their openness to engagement. For example, a respondent approached at a mall described the experience as *"less intrusive because I was already in a shopping mindset."* In contrast, promotions at locations with low footfall or mismatched audience profiles yielded fewer interactions, as observed in certain restaurant settings. The findings suggest that spatial and psychological congruence between the venue and product offering plays a decisive role in determining conversion rates.

4.3 Visitor Characteristics as the Basis for Promotional Design

A recurring theme was the importance of aligning promotional strategies with visitor demographics, psychographics and behavioral tendencies. Locations that attract younger, higher-income visitors with high spending potential tend to respond positively to aspirational rewards and travel-related benefits. Conversely, older or risk-averse visitors showed greater interest in promotions that emphasized security, fee savings, and transparent terms. The interview data revealed that consumers were more receptive to messages that resonated with their personal values and lifestyle patterns. For instance, professionals frequenting office buildings valued expedited application processes and business-related perks, while leisure-oriented mall visitors responded better to entertainment-linked offers. The data also suggest that neglecting these differences reduces campaign relevance and conversion potential.

Sales promotion occupies a pivotal position in the strategic marketing arsenal of financial institutions, functioning not only as a short-term catalyst for transactions but also as a mechanism for strengthening brand equity and cultivating consumer loyalty in highly competitive markets. In the credit card sector, promotions extend beyond transactional inducements to encompass the reinforcement of brand recall and the cultivation of positive consumer perceptions toward the issuing bank, consistent with previous research ([Buil et al., 2013](#); [Purani et al., 2013](#); [Troiville, 2024](#)). The fundamental aim of such activities is to deliver additional purchase stimuli via monetary or non-monetary incentives, including discounts, gift offers, or limited-time benefits, which [Armstrong \(2009\)](#); [Shimp and Andrews \(2012\)](#) have identified as decisive factors in accelerating decision-making. This dual rational–emotional influence is particularly salient in financial product adoption, where risk perception, trust, and perceived value interact dynamically in shaping consumer behavior ([Ansari, Ansari, Ghori, & Kazi, 2019](#); [Grewal et al., 1998](#); [Hasan & Jamim, 2022](#)).

The findings of this study reveal that Bank X's sales promotion initiatives successfully stimulated credit card applications and increased transaction volumes in targeted venues, corroborating prior evidence that consumer responsiveness to promotions is often immediate and measurable through application rates ([Purani et al., 2013](#)). When compared with the pre-promotion period, significant increases in both application numbers and sales volumes were observed, supporting ([P. Kotler & Armstrong, 2021](#)). It is asserted that effective promotions can reconfigure purchasing priorities and compress the decision-making process. This effect was most pronounced in high-traffic venues, such as shopping malls, where consumer exposure to promotional stimuli is maximized and impulse decision-making tendencies are heightened. These findings reinforce [Solomon and Behavior \(1994\)](#) observation that perceived added value and direct engagement amplify promotional appeal, particularly in contexts allowing immediate enrollment or redemption.

Location emerged as a key determinant of promotional effectiveness, aligning with the conclusions of [Genchev and Todorova \(2017\)](#) that physical placement shapes not only accessibility but also brand salience and perceived legitimacy of the product. The results further extend the framework by demonstrating that psychographically congruent locations, such as malls for leisure-oriented audiences, office buildings for professionals, and airports for high-income, mobile consumers, generate optimal consumer readiness to interact with credit card offerings ([Gijzenberg, Schmitt, Wieringa, & Srinivasan, 2025](#)). By situating promotions within consumer activity hubs, Bank X effectively bridged geographic reach with contextual relevance, creating an environment conducive to persuasive interactions and enhanced conversion rates. This locational strategy represents a nuanced integration of spatial marketing principles with financial product promotion, thereby adding to the literature on spatial psychological dimensions of consumer engagement.

Equally critical to campaign success was the alignment of the promotional design with visitor characteristics. The analysis indicated that demographic variables (age, income, and occupation), psychographic attributes (lifestyle, and financial orientation), and behavioral patterns (visit frequency, and prior exposure to promotions) significantly influenced conversion potential. This supports [P. Kotler and Armstrong \(2021\)](#) assertion that precise segmentation facilitates the delivery of communication content and incentives tailored to audience needs. The findings resonate with [Solomon and Behavior \(1994\)](#) argument that personalization in financial services marketing enhances consumer receptivity and extends by illustrating how tailoring message framing, such as emphasizing security for risk-averse individuals, can mitigate resistance and increase adoption rates ([Amin, 2013](#); [Teck Weng & Cyril de Run, 2013](#)). The results underscore those undifferentiated promotions, while potentially efficient in execution, are less effective in contexts requiring trust-based product decisions, such as credit card applications.

Another factor contributing to campaign performance was the role of sales personnel as the operational face of promotions. Empirical evidence from this study confirms [Allaham \(2015\)](#); [Genchev and Todorova \(2017\)](#); [Pettigrew et al. \(2015\)](#); [Santini et al. \(2015\)](#) contention that interpersonal engagement quality significantly shapes purchase intention. Sales personnel with advanced product knowledge, adaptive selling skills, and high interpersonal competence achieved markedly higher conversion rates, particularly when their demographic and social attributes matched those of the target consumer segments. This finding lends empirical support to the Social Identity Theory [Shimp and Andrews \(2012\)](#) and the work of [Grewal et al. \(1998\)](#) regarding gender congruence in sales interactions. Moreover, the results validate the Churchill, Ford, and Walker Salesperson Performance Model by showing that situationally adaptive selling approaches, in which engagement strategies vary between settings such as restaurants, malls, and offices, directly influence effectiveness.

The temporal dimension of promotion was also decisive. This research corroborates the proposition by [P. Kotler and Armstrong \(2021\)](#) that promotion duration should be calibrated to maintain urgency without inducing fatigue. Data indicated that mall-based campaigns achieved optimal results when conducted over 7 to 14 days, a period sufficient for building awareness and driving action through a perceived scarcity effect as described by ([Buil et al., 2013](#)). In contrast, shorter campaigns of two to three days per week proved more effective in restaurants and office buildings, where consumer exposure is repetitive and prolonged promotions risk diminishing returns, aligning with [Gijzenberg et al. \(2025\)](#) cognitive saturation theory. These results enrich the limited body of literature exploring the time-effectiveness relationship in financial service promotions, illustrating that duration optimization is contingent on venue traffic patterns and consumer decision-making cycles.

Furthermore, the findings of this study demonstrate that consumers' psychological dimensions, particularly perceptions of scarcity and value, play an essential role in shaping responses to credit card promotions. This phenomenon aligns with [Didit et al. \(2025\)](#), who emphasized that scarcity marketing and customer-perceived value jointly enhance purchase intentions and are further strengthened when combined with brand collaboration. In addition, user satisfaction significantly mediates the relationship between system quality, service quality, and relational marketing with customer loyalty, as reported by [Toni \(2025\)](#); [Lestari, Isnurhadi, and Maulana \(2024\)](#) in the context of digital banking services.

Moreover, service quality and corporate image were identified as dominant factors in building consumer loyalty in other service sectors such as shipping, as confirmed by ([Chairunnisah, Maulana, & Shihab, 2024](#)). Therefore, the findings related to Bank X can be positioned within the broader literature, suggesting that the effectiveness of promotions is determined not only by design elements and location but also by perceived value, quality of interaction, and brand collaborations that enhance emotional experiences and increase the likelihood of adopting financial products.

Overall, the empirical insights derived from Bank X's promotional campaigns demonstrate that the effectiveness of sales promotions in financial services is not solely a function of incentive magnitude, but rather the integrated alignment of location strategy, consumer profiling, sales personnel competence, and duration optimization. By situating these findings within established theoretical frameworks and offering context-specific refinements, this study contributes to the broader discourse on strategic sales promotion in service marketing. The results affirm that when executed with precision across these dimensions, sales promotions can simultaneously deliver short-term transactional gains and strengthen long-term brand positioning in highly competitive markets, a dual outcome central to sustaining market leadership in the banking sector.

5. Conclusions

5.1 Conclusion

The findings of this study advance the understanding of sales promotion effectiveness by highlighting the critical role of promotion duration and the strategic selection of sales personnel tailored to diverse consumer contexts. Unlike prior research that mainly focused on communication intensity and promotional elements, this study innovatively integrates the temporal dimension and situational adaptability, demonstrating that the optimal promotion duration must balance urgency and consumer engagement to avoid message fatigue or underexposure. Mall-based campaigns proved most effective when sustained over 7 to 14 days, while shorter rotational deployments of two to three days per week yielded superior outcomes in restaurants and office building environments, where prolonged exposure risks cognitive saturation.

Furthermore, the nuanced approach to selecting sales staff, which considers interpersonal skills, contextual awareness, and demographic alignment with target consumers, adds depth to conventional sales performance models by emphasizing the importance of matching sales strategies to specific promotional environments. Sales personnel whose demographic and social profiles aligned closely with those of the target consumer segment consistently achieved higher conversion rates, lending empirical support to Social Identity Theory and adaptive selling frameworks.

This study also confirms that location is not a neutral variable but a strategically decisive factor. Psychographically congruent venues, such as malls for leisure-oriented consumers, office buildings for professionals, and high-traffic areas for high-income mobile consumers, create environmental conditions conducive to persuasive interaction and purchase conversion. Combined with tailored promotional incentives and competent sales personnel, these location-specific strategies produced measurable increases in both credit card application rates and transaction volumes. In summary, this integrated perspective offers a practical framework for financial institutions and marketers: promotional effectiveness in direct sales contexts is not solely determined by incentive magnitude but by the aligned orchestration of location strategy, consumer profiling, sales personnel competence, and campaign duration. When executed precisely across these four dimensions, sales promotions can simultaneously deliver short-term transactional gains and strengthen long-term brand positioning in highly competitive markets.

5.2 Research Limitations

Despite its contributions, this study has several limitations. First, the research is conducted as a single-case study focused exclusively on the Surabaya branch of Foreign Bank "X," which restricts the generalizability of the findings to other banks, financial products, or geographic markets. While the case study method enabled an in-depth contextual analysis, the idiosyncratic characteristics of one bank's operational context, target segment, and regional competitive dynamics may not be

representative of the broader credit card industry in Indonesia or comparable emerging markets. Second, this study relied primarily on qualitative data derived from interviews, field observations, and internal documents. Although triangulation was employed to strengthen credibility, the findings remain subject to the interpretive subjectivity inherent in qualitative inquiry. The absence of quantitative measurements, such as controlled pre- and post-promotion metrics across comparable sites, limits the ability to establish causal relationships between the promotional variables examined and the observed sales outcomes.

Third, data collection was limited to a specific observation period, which may not capture seasonal fluctuations, macroeconomic shifts, or evolving consumer preferences that could alter promotional effectiveness over time. Consumer behavior in financial services is sensitive to external conditions, including interest rate changes, regulatory shifts, and competitor actions, none of which were systematically controlled in this study. Fourth, snowball sampling, while appropriate for achieving data saturation in qualitative research, may introduce selection bias by over-representing informants with similar experiences or organizational viewpoints, potentially under-representing dissenting or marginal perspectives within the sales workforce.

5.3 Suggestions and Directions for Future Research

Based on the findings and limitations of this study, several directions for future research are proposed. First, future studies should replicate this inquiry across multiple bank branches, financial institutions, and product categories to test the transferability of the proposed framework. Comparative case studies involving both foreign and domestic banks operating in different Indonesian cities or in other emerging markets with comparable consumer dynamics would substantially strengthen the external validity of these findings. Second, mixed-methods research designs that combine the qualitative insights established here with quantitative measurements of promotional outcomes are strongly encouraged. Employing experimental or quasi-experimental designs, such as comparing application rates across locations with varying promotion durations or sales staff profiles under controlled conditions, would allow for causal claims to be made with greater confidence and precision.

Third, the interplay between digital and face-to-face promotional tactics represents an underexplored dimension within this temporal and situational framework. As consumer engagement increasingly migrates to hybrid channels that combine physical roadshow promotion with digital touchpoints such as social media, mobile banking applications, and personalized e-marketing, future research should examine how digital promotional stimuli interact with in-person sales efforts to amplify or diminish conversion rates. Fourth, longitudinal studies tracking the long-term behavioral outcomes of credit card applicants acquired through direct sales promotions, including usage frequency, loyalty, attrition, and lifetime value, would extend this study's contribution beyond the acquisition-phase dynamics. This aligns with calls in the literature for research that connects promotional strategy not only to short-term conversion but also to sustained customer engagement. Finally, future research may benefit from integrating consumer psychological variables, such as financial risk tolerance, scarcity perception, and brand trust, as moderating factors within the proposed framework. Such an approach would deepen our understanding of why certain consumer segments respond differently to the same promotional stimuli across identical locations and durations, offering finer-grained guidance for segmentation-based promotion design.

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Author Contributions

YH was responsible for conceptualization, study design, development of data collection instruments, fieldwork, thematic analysis, manuscript drafting, and revision. NKI and MM contributed to the study as academic supervisors, providing critical guidance on theoretical framing and analytical rigor, reviewing successive drafts, and granting final approval of the submitted manuscript. All authors have read and agreed to the published version of the manuscript.

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