The Influence of Service Quality and Current Account Customer Trust on the Decision to Save Funds at PT. Bank Central Asia Tbk Bekasi Main Branch Office

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ABSTRACT

The decision to save funds is often influenced by a variety of factors, including an individual's financial goals, income, expenses, and overall financial health. Service quality and customer trust in a bank's current account may also play a role in an individual's decision to save funds The research method used in this study uses quantitative methods or often called traditional methods, because this method has been used for a long time so that it has become a tradition for research. The result is Quality of Service on Decision to Save Funds, knowing that the results of tcount > ttable are (5.876 > 1.974) and a significance of 0.000 <0.05, then Service Quality has a positive and significant effect on Decisions to Save Funds, so H1 is Accepted. Current Account Customer Confidence in the Decision to Save Funds, knowing that the results of tcount > ttable are (6.571> 1.974) and a significance of 0.000 <0.05, then the Current Account Customer Trust has a positive and significant effect on the Decision to Save Funds, so H2 is accepted. Quality of Service and Trust of Current Account Customers simultaneously (together) have a positive and significant effect on the Decision to Save Funds, by knowing the results of Fcount > Ftable (273.186 > 3.05) and a significance of 0.000 <0.05 and with a coefficient of determination or r square (R2) of 0.768 or 76.8% while the rest (100% - 76.8% = 23.2%) is influenced by other variables outside this regression equation or variables not examined. Then the Quality of Service and Trust of Demand Deposits together have a significant positive effect on the Decision to Save Funds, so that H3 is Accepted.

Keywords: Service Quality, Current Account Customer Trust, Decision to Save Funds.

INTRODUCTION

Increasingly sophisticated and advanced developments in economic terms, especially banking in the current MEA era to face the ASEAN Integration Banking Framework in 2020 have led to an increase in the intensity of banking competition and being able to compete in the ASEAN environment in particular and in an increasingly complex global environment in general. Therefore, the Bank is required to try to create excellence in order to survive in competition. Banks are increasingly realizing how central the role of customers is and the reason for their existence (Beerli et al., 2004), and trying to survive, if they want to develop, they must be able to provide excellent service

quality so that customers decide to deposit high amounts of funds in the bank.

The decision to save customer funds is decreasing for future planning due to the consumption behavior of today's society which tends to be consumptive. Consumptive culture is not understood only as food, but the context of consumptive culture is very broad. Consumptive culture can also be interpreted as community behavior that is oriented towards the process of using or consuming everything that is in their needs regardless of the classification of needs, namely: Primary, Secondary and Tertiary. Today's society does not attach much importance to the benefits of financial planning for the future, few people pay attention to the importance of saving funds and planning for the

future in detail. Today's society is more pragmatic and wants everything to be instantaneous. This is different from previous public behavior related to finance which valued the process more. Consuming is certainly a neutral and unavoidable process, but if done excessively it will give birth to a consumptive lifestyle.

According to (Dikria & Mintarti, 2016), consumptiveism is no longer consuming based on rational choices based on needs, but more according to their desires. Because of these problems, banks make every effort to attract customers to decide to save funds on their bank's intuition. Banks are competing to become the best bank by providing easy and fast services in transactions, for example with the presence of mobile banking which provides the practicality of banking transactions and various other services offered in order to attract customers to decide to save funds such as Excellent Service Quality.

The service quality factor is the key for a bank to win the competition in the banking world. Service quality is an effort to fulfill the needs and desires of customers and the accuracy of their delivery to provide satisfaction to customers. In the operational activities of the company trying to provide quality service that satisfies customers. Service quality is also a form of consumer assessment of the level of service received and the level of service expected. Customer satisfaction in the service sector is an important and decisive element in developing a bank so that it continues to exist in the face of competition. The banking business is a business based on the principle of trust, Service quality issues are an important factor in determining the success of this business. Optimal quality of performance provided to customers will create an assessment or form a direct perception of customer trust in a bank.

Trust is also an important factor in influencing the decision to use a product. Trust is a person's willingness to rely on other people where we have faith in him. Trust is a mental condition based on a person's situation and social context. When a person makes a decision, he will prefer decisions based on the choices of people he can trust more than those he can trust less (Lestari & Iriani, 2018). From a marketing point of view (Maharani & Kusumawaty, 2010) where it is conveyed that the development of trust or positive expectations from customers, should be a fundamental component of a marketing strategy that is shown to lead to the creation of true customer relationships. The customer must be able to feel that he can rely on the company, that the company can be trusted. However, to build trust takes a long time and can only develop after repeated encounters with customers. More importantly, trust develops after an individual takes risks in dealing with his partner. This suggests that building a trustworthy relationship will be more likely in certain industry sectors especially those involving risk taking by customers in the short term or requiring long term bonds. Therefore PT Bank Central Asia Tbk as one of the largest private banks in Indonesia which is engaged in banking services and is required to provide quality services and always create good and trustworthy relationships. Services that are expected to provide a sense of comfort to customers in order to create customer loyalty to the company. Providing good service will foster a sense of trust for every customer when transacting at a bank. Service quality is the expected level of excellence and control over that level of excellence to meet customer desires. Based on the opinion above, it is known that there are two main elements in service or service quality, namely the service expected and the service received.

PT Bank Central Asia Tbk Bekasi Main Branch Office is one of the BCA branch offices that operates a banking transaction system, in order to improve services BCA KCU Bekasi continues to strive to provide excellent service in order to attract customers to decide to save funds and retain existing customers. If these things are not optimized by employees, it will cause problems where the acceptance of services to customers is not optimal, such as a lack of friendly attitude to customers, there are many complaints from customers because of poor service, not being able to address customer problems in an inaccurate manner causing queues to take too long and can have a negative

impact on customer trust and can reduce the decision to save funds at BCA KCU Bekasi, which is currently quite small. Good and correct service is very important for companies to provide services that customers want so that customers feel satisfied and helped by the best service that is owned by employees in the company. Many of these companies pay little attention to how ethical the behavior of their employees is, so that they make unfavorable assessments of the company. Good and correct service is very important for companies to provide services that customers want so that customers feel satisfied and helped by the best service that is owned by employees in the

company. Many of these companies pay little attention to how ethical the behavior of their employees is, so that they make unfavorable assessments of the company. Good and correct service is very important for companies to provide services that customers want so that customers feel satisfied and helped by the best service that is owned by employees in the company. Many of these companies pay little attention to how ethical the behavior of their employees is, so that they make unfavorable assessments of the company.

The following is data on the development of the number of corporate customers at BCA KCU Bekasi

Table 1. Number of Customers (Giro) in 2014-2018

No	Year	Amount	% (Rates)
1	2014	895	-
2	2015	987	10
3	2016	803	-18
4	2017	756	-5
5	2018	676	-10
			-5.75

Source: BCA KCU Bekasi (processed).

Based on the table, it can be seen that from 2014 to 2015 there was an increase in the number of current account customers by 92 customers or an increase of 10% at BCA KCU Bekasi, but from 2015 to 2018 the number of existing current account customers tended to continue to decrease every year, until it reached the number 676 customers in 2018 and decreased by (5.75%).

The decrease in the number of current account customers from 2015 to 2018 was due to increasingly fierce banking competition in Indonesia, the inconsistent quality of service at PT Bank Central Asia Tbk KCU Bekasi and the reduced trust of current account customers to save their funds at PT Bank Central Asia Tbk KCU Bekasi.

Competing in the era of globalization, the quality of banking services and the trust of current account customers owned by BCA

KCU Bekasi, banks are required to be able to improve the quality of prime banking services by always maintaining the trust of current account customers to increase their decision to save funds by implementing Smart Solutions. Based on the description above, the writer is interested in compiling a thesis with the title "The Influence of Service Quality and Current Account Customer Trust on the Decision to Save Funds at PT Bank Central Asia Tbk Bekasi Main Branch Office"

LITERATURE REVIEWS
Marketing Management

Marketing management according to (Kotler et al., 2018), suggests that: "Marketing management taste art and science of choosing target markets and getting, keeping, and growing customers throught creating, delivering, and communicating superior customer value". The meaning of this definition is marketing

management as the art and science of choosing target markets and getting, keeping and increasing the number of customers by creating, delivering and communicating superior customer value.

Meanwhile marketing management according to (Wilson & Gilligan, 2012), provides a definition: "Marketing management is the planning, direction and control of the entire marketing activity of a firm or division of a firm". The meaning of this definition is that marketing management is the planning, directing and supervision of the marketing enterprise activities of a company or a division of a company.

Based on the definition above, it shows that marketing management is an art and science of choosing target markets and getting, keeping, and growing customers by analyzing, planning, implementing, and controlling programs with the hope that company goals can be achieved.

Behavior Consumer

The definition of consumer behavior is to explain individual behavior in selecting goods to be consumed. The definition of consumer behavior itself according to (Swastha & Handoko, 2002), is the activity of individuals who are directly involved in obtaining and using goods and services, transactions in the process of decision-making and competition and determining these activities.

Based on the definition above, it can be concluded that consumer behavior is actions taken by individuals, groups or organizations related to the decision-making process in obtaining, using economic goods or services that can be influenced by the environment.

Definition of Service Quality

According to (Assauri, 2015), service quality is the ability level of the service in carrying out the expected functions and the success of product marketing is determined by whether or not the service provided by a company in marketing its products.

According to Tjiptono (2010: 24), service quality is the level of excellence expected and control over that level of excellence to fulfill customer desires.

According to Pujawan (2010: 97), defining service quality as a result of perceptions and comparisons between customer expectations and actual service performance, there are two main factors that affect service quality, namely the expected experience (expected service) and the service received (perceived). services).

Definition of Trust

According to (Riaz & Tanveer, 2012), Trust is a company's willingness to depend on business partners. Trust depends on several interpersonal and inter-organizational factors such as competence, integrity, honesty and kindness. Trust may be based on knowledge and opinion. Trust is the level of consumer certainty when his thoughts are clarified by remembering the repetition of market participants and their friends. Trust can drive the intention to buy or use a product by removing doubts.

According to (Siagian & Cahyono, 2014), trust is a belief from one party regarding the intentions and behavior directed at the other party, thus consumer trust is defined as a consumer expectation that service providers can be trusted or relied upon in fulfilling their promises.

From these definitions it can be explained that trust is a general expectation that is maintained by individuals that statements from one party to another can be trusted. Trust is the most important variable in building a long-term relationship between one party and another.

Based on the literature review, a framework for this study can be developed as presented in the following figure:

1. **Effect of Service Quality (XI) on Purchasing Decisions (Y)**

Service quality is centered on efforts to fulfill consumer needs and desires and the accuracy of their delivery to offset consumer expectations, namely the compatibility between management's expectations and perceptions, the compatibility between perceptions of consumer expectations and employee work standards, the compatibility

between employee work standards and the services provided with the promised service and the compatibility between the service received and what is expected by consumers Sunyoto (2012).

According to the results of Frida Setya Ayu Wulandari's research (2015), entitled The Influence of Service Quality and Brand Image on the Decision to Choose Study Savings Products at Yogyakarta Islamic Banks. Whereas Service Quality (XI) has a positive effect on Purchasing Decisions (Y).

Based on this, the hypothesis can be formulated as follows:

H1: Service Quality influences the decision to save funds.

2. InfluenceTrust (X2) on Purchase Decision (Y)

Which expresses trust as a number of specific beliefs on integrity (honesty of trusted parties and ability to keep promises), benevolence (trusted attention and motivation to act in accordance with the interests of those who trust), competency (the ability of trusted parties to carry out trusted needs) and predictability (consistency of the behavior of the trusted party) (Ena Ferrinadewi, 2008:147). Trust is an important factor, which can influence a person's decision.

According to the results of Isnain Putra Baskara's research (2014) entitled The Influence of Trust, Security, Service Quality, and Perceptions of Risk on Purchase Decisions Through Social Networking Sites. That Trust has a positive and significant effect on Purchasing Decisions.

Based on this, the hypothesis can be formulated as follows:

H2: Trust has an effect on the decision to save funds

3. InfluenceService Quality (X1) and Trust (X2) together on Purchase Decision (Y).

Service quality is centered on efforts to fulfill consumer needs and desires and the accuracy of their delivery to offset consumer expectations, namely the existence of

conformity between expectations and perceptions of management, the existence of conformity between perceptions of consumer expectations and employee work standards, the existence of conformity between employee work standards and the services provided by the promised service and the compatibility between the service received and what is expected by consumers Sunyoto (2012). Which expresses trust as a number of specific beliefs on integrity (honesty of trusted parties and ability to keep promises), benevolence (trusted attention and motivation to act in accordance with the interests of those who trust), competency (the ability of the trusted party to carry out the needs of the trusted party) and predictability (the consistency of the behavior of the trusted party) (Ena Ferrinadewi, 2008:147). Trust is an important factor, which can influence a person's decision.

According to the results of M. Adis Tiyo's research (2016) entitled The Influence of Trust, Brand Image, and Service Quality on Customers' Decisions to Save at Bank Mandiri in Surabaya which states that Service Quality and Trust have a significant effect on Purchase Decisions.

Based on this, the hypothesis can be formulated as follows:

H3: Quality of Service and Trust influence the Decision to Save Funds

METHODS

The research method used in this study uses quantitative methods or often called traditional methods, because this method has been used for a long time so that it has become a tradition for research. This method is called the positivistic method because it is based on the philosophy of positivism. This method is a scientific or scientific method because it fulfills scientific principles, namely concrete or empirical, objective, measurable, rational, and systematic. This method is also called the discovery method, because with this method

various new science and technology can be discovered and developed. This method is called the quantitative method because the research data is in the form of numbers and uses statistics (Anggito & Setiawan, 2018)

Based on the above understanding, the research was carried out using a quantitative method, which is a form of research based on data collected during systematic research regarding the facts and characteristics of the object under study by combining the relationships between the variables involved in it. This method aims to provide a fairly clear picture of the problem under study. In this study, researchers obtained data using a scored questionnaire (Likert scale), where the data will then be calculated statistically with the help of the SPSS version 24 software program.

RESULTS and DICUSSION

Validity Test Results

According to (Arikunto, 2010) validity is a measure that shows the levels of validity or validity of an instrument. A valid instrument means that the measuring instrument used to obtain (measure) data is valid. According to Sugiyono (2013: 173) valid means that the instrument can be used to measure what should be measured.

The r table value is taken using the formula $df = n - 2$, namely $df = 168 - 2 = 166$. So the r table for 2 – tailed is 0.1515. The questionnaire can be said to be valid if the results of the validity test of the questionnaire have a calculated r value that is greater than the r table value, for the complete results of the validity test are in the following table:

Table 2. Service Quality Validity Test Results (X1)

Statement	r count	r table	Information
Item 1	0.758	0.152	Valid
Item 2	0.804	0.152	Valid
Item 3	0.815	0.152	Valid
Item 4	0.816	0.152	Valid
Item 5	0.812	0.152	Valid
Item 6	0.833	0.152	Valid
Item 7	0.76	0.152	Valid
Item 8	0.738	0.152	Valid
Item 9	0.822	0.152	Valid
Items 10	0.869	0.152	Valid

Source: Data processed by SPSS Version 24

The data above shows that all calculated r values presented in the Corrected Item-Total Correlation column calculated using SPSS (attached) are greater than the r table values so that it can be said that all statement items about the Service Quality variable are valid and can be used for tests. next.

Table 3. Validity Test Results for Current Account Customer Trust (X2)

Statement	r count	r table	Information
Item 1	0.8	0.152	Valid
Item 2	0.84	0.152	Valid
Item 3	0.776	0.152	Valid
Item 4	0.829	0.152	Valid
Item 5	0.866	0.152	Valid
Item 6	0.83	0.152	Valid
Item 7	0.838	0.152	Valid
Item 8	0.825	0.152	Valid
Item 9	0.853	0.152	Valid

Items 10	0.803	0.152	Valid

Source: Data processed by SPSS Version 24

The data above shows that all calculated r values presented in the Corrected Item-Total Correlation column calculated using SPSS (attached) are greater than the r table values so that it can be said that all statement items regarding the Current Account Customer Confidence variable are valid and can be used for test- next test.

Table 4. Results of the Validity Test of the Decision to Save Funds (Y)

Statement	r count	r table	Information
Item 1	0.795	0.152	Valid
Item 2	0.822	0.152	Valid
Item 3	0.854	0.152	Valid
Item 4	0.828	0.152	Valid
Item 5	0.792	0.152	Valid
Item 6	0.848	0.152	Valid
Item 7	0.864	0.152	Valid
Item 8	0.856	0.152	Valid
Item 9	0.835	0.152	Valid
Items 10	0.841	0.152	Valid

Source: Data processed by SPSS Version 24

The data above shows that all r-count values presented in the Corrected Item-Total Correlation column calculated using SPSS (attached) are greater than the r-table values so that it can be said that all statement items regarding the Decision to Save Funds variable are valid and can be used for test- next test.

Reliability Test Results

Reliability test is a reliability test that is used to determine how far a measuring instrument is reliable. Testing the reliability of all statement items in this study using the Cronbach Alpha method (Cronbach Alpha Coefficient). This method is used to find the reliability of instruments whose scores are a range of several values or in the form of a scale. The basis for reliability testing is as follows:

a. If the Cronbach Alpha value is > 0.6, the questionnaire tested is declared reliable.
b. If the Cronbach Alpha value is <0.6, the questionnaire tested is declared unreliable

Table 5. Reliability Test Results

Variable	Cronbach Alpha	Information
Service quality	0.938	reliable
Current Account Customer Confidence	0.948	reliable
Decision to Save Funds	0.949	reliable

Source: Data processed by SPSS Version 24

The data above shows that all Cronbach Alpha values listed in the Reability Statistics table (attached) the results of calculations using SPSS for each variable are greater than 0.60 so that it can be said that all of these instruments are reliable and can be used for further tests .

Data Normality Test Results

The normality test aims to find out whether the disturbing or residual variables in the regression model have a normal distribution or not. A good data model is normally distributed or close to normal. One way is to look at the histogram graph which compares the observed data with a distribution that detects a normal distribution. However, just looking at the histogram can be misleading especially for small sample sizes. A more reliable method is to look at the normal probability plots which compare the cumulative distribution of the normal distribution. The normal distribution will form a straight line

diagonally and plotting the residual data will be compared with the diagonal line.

Multicollinearity Test Results

The multicollinearity test aims to determine whether there is a correlation between the independent (independent) variables in the regression model. A good regression model should not have a correlation between the independent variables. Multicollinearity test by looking at the Tolerance and Variation Infloating Factor (VIF) from the results of the analysis using the SPSS program, if tolerance > 0.10 or VIF <10.00, it can be concluded that multicollinearity does not occur. The following table results from the test:

Table 6. Multicollinearity Test Results

Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	Q	Sig.	Collinearity Statistics	
		B	std. Error	Betas			tolerance	VIF
1	(Constant)	-2,344	2.004		-1.17	,244		
	SERVICE QUALITY	, 511	0.087	,429	5,876	,000	**,264**	**3,795**
	TRUST OF CUSTOMERS GIRO	,524	0.08	,480	6,571	,000	**,264**	**3,795**

a. Dependent Variable: DECISION TO SAVE FUNDS

Source: Data processed by SPSS Version 24

Heteroscedasticity Test Results

The heteroscedasticity test was carried out to see whether in a regression model there are differences in variance and residuals from one observation to another. The regression model that meets the criteria is if there is a similarity or does not occur heteroscedasticity.

If the variance and residuals from one observation to another are fixed, then it is called homoscedasticity. This test can be seen from the graph plot between the predicted value of the dependent variable and its residual.

Correlation Coefficient Analysis Results

To determine the influence or strength or weakness of service quality variables (X1) and current account customer trust (X2) on the decision to save funds (Y) both partially and jointly, correlation analysis is used. Determination of the magnitude of the correlation coefficient, either partial or multiple, is calculated using the help of IBM SPSS Statistics 24 statistics.

Table 7. Correlation Coefficient Analysis Table

Correlations

		SERVICE QUALITY	TRUST OF CUSTOMERS GIRO	DECISION TO KEEP FUNDS
SERVICE QUALITY	Pearson Correlation	1	,858**	,841**
	Sig. (2-tailed)		,000	,000
	N	168	168	168
TRUST OF CUSTOMERS GIRO	Pearson Correlation	,858**	1	,848**
	Sig. (2-tailed)	,000		,000
	N	168	168	168
DECISION TO KEEP FUNDS	Pearson Correlation	,841**	,848**	1
	Sig. (2-tailed)	,000	,000	
	N	168	168	168

**. Correlation is significant at the 0.01 level (2-tailed).

Source: Primary data processed

Fromthe following table is known that:

1. The relationship between service quality and the decision to save funds is 0.841, which shows a very strong relationship between the two variables. The Pearson correlation value is positive, which means that the direction of the relationship between the service quality variable and the decision to save funds is in the same direction with a significant value of 0.00<0.05, which means that Ha is accepted and Ho is rejected, meaning that there is a significant relationship between service quality and the decision to save funds.

2. The relationship between current account customer trust and the decision to save funds is 0.848, which shows a very strong relationship between the two variables. Pearson correlation value is positive, which

means that the direction of the relationship between the demand deposit customer's trust variable and the decision to save funds is unidirectional and a significant value of 0.00<0.05 means that Ha is accepted and Ho is rejected, meaning that there is a significant relationship between demand deposit customer trust and the decision to save funds

Multiple Linear Regression Analysis

Multiple linear regression analysis in this study is used to predict how the condition (rise and fall) of the dependent variable, if there are two or more independent variables. Statistical calculations in the multiple linear regression analysis used in this study were using the SPSS version 24 assistance program. From the SPSS results, a multiple linear regression equation was created as follows:

Table 8. Multiple Linear Regression Analysis Test Results

Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	std. Error	Betas		
1	(Constant)	**-2,344**	2.004		-1.17	,244
	SERVICE QUALITY	**, 511**	0.087	,429	5,876	,000
	TRUST OF CUSTOMERS GIRO	**,524**	0.08	,480	6,571	,000

a. Dependent Variable: DECISION TO SAVE FUNDS

Source: Data processed by SPSS Version 24

From the results of the regression analysis it can be seen that the multiple linear regression equation is asfollowing :

$$Y = -2.344+0.511X1+0.524X2+e$$

Based on this equation, a constant of -2.344 explains that without the quality of service and the trust of current account customers, the decision to save funds has a value of -2.344. Coefficient $(\beta)X_1$of 0.511 indicates that for each addition of one unit of service quality there will be an increase in the decision to save funds by 0.511 assuming the value of variable X2 is fixed. The coefficient $(\beta)X2$ of 0.524 indicates that for

each addition of one unit of current account customer trust, there will be an increase in the decision to save funds by 0.524 assuming the value of the variable X1 is fixed. Furthermore, to find out whether the hypothesis proposed in this study is accepted or rejected, a hypothesis test is carried out using the t test and f test.

Determination Coefficient Test Results

Test the coefficient of determination (R^2) is used to measure the ability of a model to explain the variation of the dependent variable. The following table data from the calculation of the coefficient of determination (R2):

Table 9. Test Results for the Coefficient of Determination (R2)

Summary models

Model	R	R Square	Adjusted R Square	std. Error of the Estimate
1	, 876a	,768	,765	2.75054

a. Predictors: (Constant), CUSTOMER TRUST GIRO, QUALITY OF SERVICE

Source: Data processed by SPSS Version 24

From table 4.13 above it can be seen that the value of the coefficient of determination or R2 from the results of data processing is 0.768 or 76.8%. This value illustrates the contribution that the contribution of the independent variables (service quality and current account customer trust variables) in their influence on the ups and downs of the dependent variable (the decision variable to save funds) is 76.8% and the remaining 23.2% is explained by other factors or other variables not tested in this study.

Partial Test Results (t test)

To find out the effect of the independent variables Service Quality and Customer Trust on Demand Deposits on variables related to the Decision to Save Funds, it is necessary to do a t test. Partial testing can be seen from the t test, if the probability value is <0.05 then H0 is rejected, meaning there is a significant effect. Below is a table of t-test results using the SPSS Version 24 program, asfollowing :

Table 10. Partial Test Results (t test)

Coefficientsa

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	std. Error	Betas		
(Constant)	-2,344	2.004		-1.17	,244
1 SERVICE QUALITY	, 511	0.087	,429	**5,876**	**,000**
TRUST OF CUSTOMERS GIRO	,524	0.08	,480	**6,571**	**,000**

a. Dependent Variable: DECISION TO SAVE FUNDS

Source: Data processed by SPSS Version 24

Simultaneous Test Results (Test f)

The f (simultaneous) test is used to determine the effect of the independent variables Service Quality and Current Account Customer Confidence on the dependent variable Decision to Save Funds together. The test criteria are if F count > F table or if the p value shows <0.05, it can be concluded that H0 is rejected and Ha is accepted, which means there is a significant effect. Based on testing the calculation results with the SPSS Version 24 program, the ANOVA output is obtained in the following table:

Table 11. Simultaneous Test Results (Test f)

ANOVAa

Model		Sum of Squares	Df	MeanSquare	F	Sig.
1	Regression	4,133,552	2	2,066,776	**273,186**	**,000b**
	residual	1,248,299	165	7,565		
	Total	5,381,851	167			

a. Dependent Variable: DECISION TO SAVE FUNDS
b. Predictors: (Constant), CUSTOMER TRUST GIRO, QUALITY OF SERVICE

Source: Data processed by SPSS Version 24

Discussion
1. The Effect of Service Quality on the Decision to Save Funds

Based on the t statistical test, it can be proven that the quality of service in this research variable has tcount > ttable (5.876> 1.974) and a significance of 0.000 <0.05, so service quality partially has a positive and significant effect on the decision to save funds.

The results of this study are in accordance with those put forward by Nasution (2004) who argues that service quality is an overall assessment of the excellence of a service, if the resulting assessment is a positive assessment, then this service quality will have an impact on purchasing decisions.

The results of this study are in accordance with the results of Frida Setya Ayu Wulandari's research (2015) entitled The Influence of Service Quality and Brand Image on the Decision to Choose Study Savings Products at Yogyakarta Islamic Banks. Whereas Service Quality (XI) has a positive effect on Purchasing Decisions (Y).

Thus H1 is accepted: Service Quality influences the Decision to Save Funds.

2. The Effect of Current Account Customer Confidence on the Decision to Save Funds

Based on the t statistical test, it can be proven that current account customers' trust in this research variable has tcount > ttable (6.571> 1.974) and a significance of 0.000 <0.05, then current account customers' trust partially has a positive and significant effect on the decision to save funds.

The results of this study are in accordance with those stated by Siagian and Cahyono (2014), who stated that trust is a belief from one party regarding intentions and behavior directed at the other party, thus consumer trust is defined as a consumer expectation that service providers can be trusted. or relied on in fulfilling its promises.

The results of this study are in accordance with the results of Isnain Putra Baskara's research (2014) entitled The Influence of Trust, Security, Quality of Service, and Perceptions of Risk on Purchase Decisions Through Social Networking Sites. That Current Account Customer Confidence (X2) has a positive effect on Purchase Decisions (Y).

Thus H2 is accepted: Current Account Customer Confidence influences the Decision to Save Funds.

3. The Influence of Service Quality and Trust of Current Account Customers on Decisions to Save Funds

Based on table 4.17 on the F statistical test, it can be seen that Fcount > Ftable (273.186 > 3.05) and a significance of 0.000 <0.05. Then simultaneously the quality of service and the trust of current account customers have a positive and significant effect on the decision to save funds.

Based on table 4.15 on the test for the coefficient of determination or r square (R2), it can be seen that the coefficient of determination or r square (R2) is 0.768. This comes from squaring the value of the correlation coefficient or "r", which is 0.876 x 0.876 = 0.768. The magnitude of the coefficient of determination or r square (R2) is 0.768 or equal to 76.8%. This figure implies that the variable service quality (X1) and current account customer trust (X2) simultaneously (together) influence the decision variable to save funds (Y) by 76.8% while the remaining (100% - 76.8% = 23.2%) is influenced by other variables outside this regression equation or variables that are not examined.

The results of this study are in accordance with what was stated by Kotler and Armstrong (2012: 157), "Consumer buyer behavior refers to the buying behavior of final consumers - individuals and households that buy goods and services for personal consumption", this understanding can be interpreted that the decision to save funds / saving is included in purchasing decisions where purchasing decision behavior refers to the final purchasing behavior of consumers, both individuals and households who buy goods and services for personal consumption.

The results of this study are also in accordance with the results of M. Adis Tiyo's research (2016) entitled The Influence of Trust, Brand Image, and Service Quality on Customers' Decisions to Save at Bank Mandiri in Surabaya. Stating that the Quality of Service and Customer Trust have a significant effect on the Decision to Save Funds.

Thus H3 is accepted: Service Quality and Customer Trust have an effect on the Decision to Save Funds.

CONCLUSION

This study examines the effect of service quality and current account customer trust on the decision to save funds. The following are the conclusions that can be drawn from this research:

1. Quality of Service on Decision to Save Funds, knowing that the results of tcount > ttable are (5.876 > 1.974) and a significance of 0.000 <0.05, then Service Quality has a positive and significant effect on Decisions to Save Funds, so H1 is Accepted.

2. Current Account Customer Confidence in the Decision to Save Funds, knowing that the results of tcount > ttable are (6.571> 1.974) and a significance of 0.000 <0.05, then the Current Account Customer Trust has a positive and significant effect on the Decision to Save Funds, so H2 is accepted.

3. Quality of Service and Trust of Current Account Customers simultaneously (together) have a positive and significant effect on the Decision to Save Funds, by knowing the results of Fcount > Ftable (273.186 > 3.05) and a significance of 0.000 <0.05 and with a coefficient of determination or r square (R2) of 0.768 or 76.8% while the rest (100% - 76.8% = 23.2%) is influenced by other variables outside this regression equation or variables not examined. Then the Quality of Service and Trust of Demand Deposits together have a significant positive effect on the Decision to Save Funds, so that H3 is Accepted.

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