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THE EFFECT OF ADVERTISING AND TRUST ON CONSUMERS' DECISIONS TO SAVE IN BANK: CASE STUDY AT BRI DEPOK BRANCH

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ABSTRACT

This study aims to determine the effect of advertising on consumer confidence; to investigate the effect of trust on consumer decisions; and to determine the effect of advertising and consumer confidence along with savings decisions. This research utilizes descriptive explanative and inference methods, using a questionnaire as a data collection tool. Samples of customers were taken from the Depok branch of BRI as many as 97 people from a population of 2,800 people. The number of samples was determined using the Slovin formula, with a confidence level of 90% and a precision of 10% (leeway). This study uses regression correlation as an analysis tool. Based on the results of the analysis, empirically found the influence between advertising, trust and savings decisions at the Depok BRI branch.

INTRODUCTION

The banking system is essentially a part of the financial system that has a broad scope, namely financial institutions as intermediary institutions, financial instruments such as stocks, money market securities, and bonds (Said, 2017). Financial institutions provide intermediary services to bridge surplus units and deficit units in the economy (Zulkhibri & Sukmana, 2017). The banking business is inseparable from intense competition. To regulate this intense competition, the government rolled out a monetary deregulation policy on June 1, 1987, which was followed by deregulation in the banking sector on October 27, 1988, known as the October 27 Package, which included the ease of opening branch offices and establishing new private banks, both national private banks, foreign banks , a mixed bank, or a rural bank (BPR) (Sutawijaya & Lestari, 2009). This ease drives up the number of banks and branch offices rapidly, resulting in a sharp increase in competition in the banking sector. (Suyatno, 1988).

PT Bank Rakyat Indonesia (Persero), Tbk (BRI), in an effort to improve bank performance and develop business, focuses on segments of the middle to lower income group. BRI implements a branch banking system by establishing a branch office to improve and develop its business. It is expected to serve a wider market while attracting customers to increase business volume and bank performance (Amin, 2016). Despite its ever-improving management, BRI is not without any complaint. Several internal reports refer to customer complaints, such as the queue during peak hours on weekdays and the ineffectiveness of employee performance in dealing with these kinds of problems. Complaints about services like this can affect the image of the bank in the eyes of customers (Kasiri, Guan Cheng, Sambasivan, & Sidin, 2017).

Discrepancies with customer expectations also often occur after saving and/or invest at a particular bank, because it is not in accordance with prior expectations (Islam, Ahmed, & Razak, 2015). Several factors must be considered to develop a smooth and effective promotional activities (Sirdeshmukh, Singh, & Sabol, 2002). There needs to be a clear purpose of promotional activities to be carried out by the bank. Promotion is also related to efforts to influence customer behavior. Effective promotion can introduce the nature and characteristics of the products offered by banks to customers.

BRI carries out promotions through advertisements that are broadcasted through television media. Other promotional strategies implemented by BRI include the BritAma prize draw and BritAma savings. This strategy is expected to influence the customer's decision to save and increase the customer's motivation to increase the amount of their savings balance in the hope that the chance to win will be greater because it will be drawn at every BRI branch office throughout Indonesia. The disadvantage of this banking promotion is that all promotional activities in the form of lucky draws depend on central management means that the branch cannot hold its own promotion without permission from the center (Liang & Nguyen, 2018).

One of the considerations of customers in saving at a bank is the bank's reputation, because trust is one of the main factors for customers to entrust or invest their money in a savings (Greiner & Wang, 2010). In responding to the increase and decrease in the number of savings customers at BRI, it is necessary to offer attractive offers to attract customers to save.

Based on this background, several related problems can be identified: unfavorable advertising, low consumer confidence with promotions offered by BRI, promotion strategies that are less than optimal in attracting consumer interest, low advertising intensity, and the nature of consumer services offered by BRI. This prompted the research question of how and to what extent the significance of advertising and trust then influenced consumers' decision to save at BRI. The results of this study can be input as an evaluation material for the Depok branch of BRI on the issue of promotion (advertising), consumer interest, consumer confidence and consumers' decision to save at BritAma savings. The results of the evaluation will be invaluable input for the formulation of strategies to maintain and increase the number of consumers.

LITERATURE STUDY

a. Concept of Advertising

Kotler & Armstrong (2010, p. 244) states that advertising is any form of non-personal presentation and promotion of ideas, goods, or services by a particular sponsor that requires payment. While Peter, Olson, dan Grunert (1999, p. 149) states that advertising (advertising) is the presentation of non-personal information about a product, brand, company, or store that is done for a certain fee. Machfoedz (2005, p. 90) states that the purpose of advertising is a special communication function aimed at a specific target audience for a certain period of time. The purpose of advertising can be classified based on its purpose, namely to inform, encourage, and to remind target audience. Information includes efforts to inform the market about new products; new ways of using new products; price changes to the market; correct the wrong impression; reduce the level of buyer concern; and build a company image. Recommendations include actions such as building brand preferences; motivate consumers to turn attention to brands that have been

advertised by the company; encourage consumers to buy immediately; and encourage consumers to receive sales visits. While the purpose of advertising is to remind that the product being advertised may be needed in the future; memorize the place of sale of the advertised product; maintain consumers' memory on the advertised products; and keeping the advertised product first in the consumer's memory.

The function and purpose of advertising is not only to inform, encourage and remind but also to add value to the product itself. Andrews and Shimp (2018, p. 36) states that value added can be done in three methods: innovation, improving quality, and changing consumer perceptions. Wells, Burnett, dan Moriarty (2012, p. 5) states that effective advertising works on two levels. First, advertising must satisfy consumers' expectations by creating bonds with them and conveying relevant messages. Second, advertising must achieve the objectives of the advertiser. Meanwhile according to Durianto (2003, p. 15), in general, three criteria can be used to measure advertising effectiveness, namely: sales, memorization, and persuasion. The effectiveness of advertising related to sales can be known through research on the impact of sales.

b. Concept of Trust

Corporate trust has an important role. If not controlled, this can lead to over-expectations. Trust is a key variable in developing long-term relationships with certain companies. Satisfaction and trust play different roles in predicting consumer intentions in the future.

Peppers, Rogers, and Kotler (2016, p. 168) states that trust is the belief of one party in the reliability, durability, and integrity of the other party in the relationship and the belief that it is in the best interest and will produce positive results for the trusted party. Trust is important for successful customer relationships. They argued that there are four important components of trust, especially for companies: 1) credibility, which meant that employees are honest and their words could be trusted; 2) reliability, means something that is reliable; 3) customer relationship intimacy; and 4) integrity which shows the existence of internal consistency. While Barnes (2003, p. 139) states that trust is the belief that someone will find what they want in their partners.

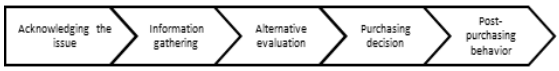
The process of creating trust in a brand for individuals is based on their experience with the brand. Experience is a source for consumers to create trust in the brand. This experience will influence consumer evaluations of consumption, use or satisfaction directly and indirect contact with the brand.

Brand trust reflects two components, namely brand reliability and brand intentions. Brand reliability is essential for creating trust in the brand because the ability of the brand to fulfill the promised value makes consumers confident of the same satisfaction in the future. Brand intention is based on consumer confidence that the brand will be able to maintain the interests of consumers when there are unexpected problems in product consumption.

c. Concept of Customers' Decision

Decisions are an important element of customer behavior in addition to physical activities that involve customers in assessing, obtaining and using economic goods and services. The problem-solving perspective covers all types of behaviors that fulfill needs and a broad range of factors that motivate and influence customer decisions. Decision making is an

individual activity that is directly involved in obtaining and using the offered goods. The purchasing decision process stages can be described in a model below (Kotler & Armstrong, 2010, pp. 243–244):



First is the acknowledging the issue. The buying process begins when the buyer recognizes a problem or need. These needs can be triggered by internal or external stimuli. Internal stimulation is the general needs of consumers so consumer makes purchases. External stimuli are consumer needs that arise due to influences from outside the individual.

Second, information gathering. After being stimulated by their needs, consumers will be motivated to find more information about a product. Two stimuluses are found in the search for consumer information. A lighter information gathering situation is called strengthening attention, where consumers are merely more sensitive to product information. A more intensive step is when consumers may start actively gathering information such as looking for reading material, calling parks, and visiting stores to learn about certain products. What needs to be the attention of marketers at the stage of information gathering by consumers is the main sources of information that become consumers' references and the relative influence of each source on subsequent purchasing decisions. Sources of consumer information are classified into four groups: personal sources, commercial sources, public sources, sources of experience.

Third, is an alternative evaluation process. Some basic concepts to help understand the consumer evaluation process: 1) consumers are trying to meet their needs; 2) consumers are looking for certain benefits from the product; 3) consumers view each product with different attributes in providing benefits to satisfy those needs. Attributes of interest to buyers vary depending on the type of product. Marketers need to pay attention to the attributes of these products, because consumers will pay great attention to the attributes that provide the benefits they are looking for.

Fourth is the process of purchasing decisions after preference for certain brands. Consumers can also form an intention to buy the most preferred brand. Consumers, in some cases, can make informal decisions to evaluate each brand. Factors that intervene in other cases can influence the final decision.

Fifth is the post-purchase behavior process where consumers after purchase, may experience a discrepancy due to notice certain features that interfere or hear pleasant things about other brands, and will always be alert to information that supports their decision. Marketing communication must supply confidence and evaluation that confirms consumer choice and helps consumers feel comfortable with the brand. The marketer's job with post-purchase behavior is to monitor post-purchase satisfaction, post-purchase actions, and use of post-purchase products.

Feelings and behavior after purchase becomes very important for the company that owns the product. Behavior will greatly affect resale and also word of mouth promotion. Good after-sales service will greatly benefit the company because it will further increase consumer loyalty to one product.

METHODOLOGY

a. Research Method

This study uses a survey method by examining the advertising and trust variables as independent variables to see the effect on the savings decision variable. Questionnaires for advertising, trust and

saving decision variables are ordinal which are then scaled using a Likert scale to be a multilevel scale. This study aims to prove the truth or untruth about the effect of advertising and trust in the decision to save at BRI. The place of this research was conducted at Depok Branch BRI Bank Customers from October 2014 to January 2015.

b. Population and Sample

The basic problem in the statistical issue is determining population data. Population can be defined as a generalization area consisting of objects or subjects that have certain qualities and characteristics determined by researchers to be studied and then drawn conclusions from it (Sugiyono, 2013, p. 90). The population of this study is the customer of Bank BRI Depok Branch totaling 2800 customers. While the sample is part of the population that will be used in research, with Sugiyono (2013, pp. 91–93) argues that sample is a portion of the number and characteristics possessed by the population. The sample is part of the population that is the source of the actual data in the study. The number of samples was determined using the Slovin formula with a confidence level of 90% and a precision of 10%, that is:

$$n = \frac{N}{1 + Ne^2}$$

Annotation:
n: sample size
N: population size
e: desired critical value (10%)

with result:

$$n = \frac{2800}{1 + 29}$$
$$n = 97$$

The number of samples taken was 97 customers of Bank BRI Depok Branch randomly selected, according to the argument of Sugiyono (Sugiyono, 2013, p. 93) "*This technique is used if the population has members or elements that are homogeneous and not proportionally distributed*".

c. Research Instrument

The variables measured in this study include the decision to save (Y) as the dependent variable. The independent variables are advertising (X1) and trust (X2).

Decision is a process of problem-solving approach that consists of the introduction of problems, finding information, some alternative assessments, making buying decisions and behavior after buying through which consumers.

BRI customer decisions, based on the conceptual and indicators of the BRI customer decision variables above, can be defined as the total score from filling customer loyalty variable questionnaires that include the following indicators: 1) introduction of the problem, 2) finding information, 3) alternative assessment, 4) making buying decisions and 5) behavior after buying that BRI customers go through.

If each factor is known or the results obtained, then the level of validity will be known. If the results of each factor are positive and the magnitude of 0.361 and above, the instrument is valid with a significant level of 5%. The technique used to measure the validity of questionnaire question items is the Correlation Product Moment of Karl Pearson (content validity) by correlating each question item to the questionnaire.

The reliability test is carried out to measure the level of consistency between the results of observations with instruments or measuring instruments used at different times. Statements that are valid in the validity test will be determined by the following criteria reliability:

a) *If r alpha is positive or > r table then the statement is reliable*
b) *If r alpha is negative or < r table then the statement is not reliable*

The main purpose of reliability testing is to find out the consistency or regularity of the measurement results of a research instrument called reliable if the instrument is consistent in providing an assessment of what it is measuring. This reliability testing uses the Cronbach Alpha Method with results:

Table 1 Test Results of Validity and Reliability of Savings Decision Variables (Y)

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded[a]	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.926	25

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
VAR00001	103.0000	86.552	.721	.921
VAR00002	103.0333	87.551	.618	.923
VAR00003	103.0000	84.207	.780	.920
VAR00004	102.9000	86.300	.743	.921
VAR00005	103.4000	93.697	-.043	.932
VAR00006	103.1000	86.852	.561	.923
VAR00007	103.0667	87.651	.618	.923
VAR00008	103.1000	88.576	.456	.925
VAR00009	103.0333	85.137	.701	.921
VAR00010	103.3333	85.609	.492	.925
VAR00011	103.0667	90.478	.263	.927
VAR00012	103.2000	85.752	.585	.923
VAR00013	103.2000	88.097	.482	.924
VAR00014	103.1667	84.695	.659	.922
VAR00015	103.3000	83.459	.717	.920
VAR00016	103.2000	83.890	.741	.920
VAR00017	103.1000	85.334	.702	.921
VAR00018	103.1667	86.006	.511	.924
VAR00019	103.1333	88.189	.507	.924
VAR00020	103.4667	84.395	.465	.927
VAR00021	103.2000	90.993	.182	.929
VAR00022	103.0333	86.033	.620	.922
VAR00023	103.1000	82.438	.822	.919
VAR00024	102.9000	84.024	.793	.920
VAR00025	103.2000	86.441	.487	.925

The measurement results mentioned above through trial research, and after comparing between the coefficient of validity (r_{count}) and the coefficient of validity ($r_{criteria}$ = 0.361), shows that of the 25 items that meet the validity requirements are 22 items, there are 3 invalid items and must be dropped, including numbers 5,11,21.

Advertising is any form of non-personal presentation and promotion of ideas, goods or services by certain sponsors that must be paid for. Ads contain effective messages or information, the message should get attention, attract interest, arouse desire and cause action. Advertising can be used to build a long-term image for a product brand, triggering fast and efficient sales to reach geographically dispersed buyers. Whereas the operational definition of BRI Ads based on the conceptual definition and indicators of the ad variables mentioned above, can be defined as the total score from filling in the questionnaires for advertising variables which include the following indicators: 1) sales, 2) reminders, 3) persuasion.

While the X1 validity test results are as follows:

Table 2 Test Results for Validity and Reliability of Advertising Variables (X1)

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded[a]	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.922	18

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
VAR00001	69.3667	40.240	.797	.913
VAR00002	69.3333	42.851	.547	.919
VAR00003	69.3000	41.597	.632	.917
VAR00004	69.2333	41.702	.583	.918
VAR00005	69.3667	41.964	.624	.917
VAR00006	69.4000	42.662	.458	.921
VAR00007	69.2667	40.340	.716	.915
VAR00008	69.5667	39.013	.706	.915
VAR00009	69.4000	45.007	.145	.927
VAR00010	69.6667	43.333	.494	.920
VAR00011	69.2667	40.547	.687	.915
VAR00012	69.5000	40.948	.863	.913
VAR00013	69.5333	39.361	.643	.917
VAR00014	69.8667	41.430	.565	.919
VAR00015	69.5667	40.668	.772	.914
VAR00016	69.6000	41.283	.564	.919
VAR00017	69.5667	42.116	.480	.921
VAR00018	69.8333	38.764	.689	.916

The measurement results mentioned above through trial research, and after comparing between the coefficient of validity (r_{count}) and the coefficient of validity ($r_{criteria}$ = 0.361), shows that from 18 instruments that meet the validity requirements are 17 items, there are 1 invalid item and must be dropped, including number 9.

Trust is the belief of one party in the reliability, durability, and integrity of the other party in the relationship and the belief that his actions are in the best interests and will produce positive results for the trusted party. The components of trust are credibility, reliability, intimacy, and integrity. Data reliability test results show:

Table 3 Test Results of Validity and Reliability of Confidence Variables (X2)

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded[a]	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.936	20

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
VAR00001	81.0000	74.897	.538	.935
VAR00002	81.1667	70.902	.726	.931
VAR00003	81.0333	75.689	.391	.937
VAR00004	80.8667	74.671	.564	.934
VAR00005	81.0333	78.309	.145	.940
VAR00006	80.8667	73.154	.588	.934
VAR00007	80.9667	74.378	.467	.936
VAR00008	81.0667	71.513	.643	.933
VAR00009	81.0667	69.444	.825	.929
VAR00010	81.0667	70.961	.644	.933
VAR00011	81.3000	70.217	.802	.930
VAR00012	81.3333	71.609	.696	.932
VAR00013	81.4667	72.120	.640	.933
VAR00014	81.2000	68.717	.878	.928
VAR00015	81.4000	71.628	.633	.933
VAR00016	81.3000	69.872	.722	.931
VAR00017	81.4667	72.464	.488	.937
VAR00018	81.1333	71.706	.771	.931
VAR00019	81.2333	72.806	.640	.933
VAR00020	81.2667	70.892	.719	.931

The measurement results mentioned above through trial and error research, and after comparing between the coefficient of validity (r_{count}) and the coefficient of validity ($r_{criteria}$ = 0.361), shows that of the 20 instruments that meet the validity requirements are 19 items, there are 1 item invalid and must be dropped, including number 5.

d. Data Analysis Method

After the items of the score statements are based on a Likert scale, the entire contents of the questionnaire are arranged in a score distribution table. The table is then processed by data, which are successively described as follows:

The first thing to do is to explain the data through descriptive statistics, consisting of: 1) centering tendencies, including statistical values of mean (mean), midpoint (median), mode (mode);

2) distribution, including the value of skewness and kurtosis; 3) frequency distribution (normal distribution) with a normal histogram and curve.

Based on the histogram we can also know the skewness curve, left or right. If the mode to the right is the mean, then the distribution curve is slightly to the left or negative slope. Conversely, if the mode to the left of the mean, then the distribution curve slightly to the right or positive slope. If the mean, terrain and mode are close together, the data is normally distributed and the distribution curve is symmetrical.

Second, the data is tested for analysis requirements consisting of a normality test with the Kolmogorof-Smirnov (Z) $Sig._{count}$ model, and a homogeneity test using the Levene Statistics (F) or $Sig._{count}$ model. As for testing the homogeneity of variance between random variables (Y over X), it is carried out through the Levene Statistics point (F). There are two values that are compared, are the calculated variance (F_{count}) and the significance of arithmetic ($Sig._{count}$). Data variance is said to be homogeneous, if $F_{count}<F_{critical}$ and or $Sig._{count}>Sig._{critical}$.

Third, the data of the two variables that have been declared to meet the analysis requirements (normal and homogeneous) are then tested by the research hypothesis. To determine the level of service quality relationships, customer satisfaction and company image, expressed by a simple linear regression equation and testing the significance of the regression coefficient and linearity regression testing with the Anova and Anova One Way (F) tests. The stated regression coefficient means (Anova One Way) is smaller than $F_{critical}$ (a:df1:df2). Furthermore, the strength of the relationship between the independent variable and the dependent variable can be expressed by the correlation coefficient (r), and testing the significance (significance) of the correlation coefficient with the t test. Correlation coefficient is declared significant (significant) if t_{count} is greater than $t_{critical}$ (α; n-2). To determine the level of contribution of independent variables to the dependent variable expressed by the coefficient of determination (r2) which shows the percentage of the value of the contribution of the independent variable to the dependent variable. Based on the description above, hypothesis testing regarding the significance test and the linearity test of the relationship between the independent variables and the dependent variable, can be stated in the statistical hypothesis.

ANALYSIS

a. Requirement Analysis Test

In the foregoing discussion, the total score of the research results has been described in the form: mean, median, mode, skewness, and kurtosis, and graph, for each variable. In testing hypotheses, the data must be able to meet the analysis requirements, namely normal distribution data and homogeneous data. Data normality testing is done through the Kolmogorov Smirnov technique, by comparing the significance of arithmetic ($Sig._{count}$) with critical significance ($Sig._{critical}$). Data is stated as normal distribution if $Sig._{count}>Sig._{critical}$. As for testing the homogeneity of variance between random variables (Y over X), it is done through the statistical levene (F) technique. There are two values that are compared, the arithmetic variance (F_{count}) of the significance of the arithmetic ($Sig._{count}$). Data variance is said to be homogeneous, if $F_{count}<F_{critical}$ and or $Sig._{count} > Sig._{critical}$.

1) Normality Test

The results of testing the normality of savings decision variables (Y), advertising variables (X1) and trust variables (X2), as shown in the following table:

Table 4 Significance Test of Data Normality

Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Keputusan Menabung	.079	97	.150	.977	97	.088
Iklan	.077	97	.192	.976	97	.075
Kepercayaan	.071	97	.200*	.977	97	.087

a. Lilliefors Significance Correction

*. This is a lower bound of the true significance.

This table shows that First, for the savings decision variable (Y) obtained $Sig._{count}$ (= 0.150) is greater than $Sig._{critical}$ (= 0.05); and Second, for the advertising variable (X1) the $Sig._{count}$ (= 0.192) is greater than the $Sig._{critical}$ (= 0.05). Third, the trust variable (X2) obtained $Sig._{count}$ (= 0.200) is greater than the $Sig._{critical}$ (= 0.05). Based on testing of the data in the two variables, it can be concluded that the three variables have normal distribution data.

2) Homogenity Variance Test

The results of the variance homogeneity test of the savings decision variable (Y) over the advertising variable (X1) and trust (X2), are summarized as shown in the following table.

Table 5 Test of Variance (F) and Test of Significance (Sig.) Data Homogeneity of Y over X1

Levene Statistic	df1	df2	Sig.
1.163	17	75	.315

This table shows that the variance of the savings decision variable (Y) over the advertising variable (X1) is obtained by F_{count} (= 1.163) <$F_{critical}$ (0.95; 13; 74) (= 2.28) and Second, $Sig._{count}$ (= 0.315) > $Sig._{critical}$ (= 0.05).

Table 6 Significance Test of Data Normality Y over X2

Levene Statistic	df1	df2	Sig.
1.689	20	73	.055

This table shows that the saving decision variable (Y) on trust is obtained F_{count} (= 1.689) <$F_{critical}$ (0.95; 20; 73) (= 2.15); and Second, $Sig._{hitung}$ (= 0.055)> $Sig._{critical}$ (= 0.05). Based on these tests shows that the saving decision variance (Y) on advertising variables (X1) and trust (X2) are homogeneous. Based on the two testing techniques, the two variables in this study have met the requirements of the analysis, so it can be continued to conduct hypothesis testing.

b. Hypothesis Test

1) Functional relationship between advertising (X1) on saving decisions (Y)

The influence or contribution of the advertising variable (X1) to the purchase decision variable (Y) is shown by the coefficient of determination (rxy^2) of 0,700 = 70%. That is, that 70% of the variance of the purchase decision variable (Y) can be determined by the advertising variable (X1), and the rest (= 30%), is determined by other variables that cannot be explained in this study.

Table 7 Significance of determination Test between advertising (X1) and purchasing decisions (Y)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.837[a]	.700	.697	3.33542

a. Predictors: (Constant), Iklan

The effect of the advertising variable (X1) on the saving decision variable (Y), is shown by the linear regression equation: $\hat{Y}$ = 25.452 + 0.944 X1. The significance test can be explained through the following table.

Table 8 Significance of Regression Test
$\hat{Y}$ = 25,452 + 0,944 X1

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2466.088	1	2466.088	221.670	.000[a]
	Residual	1056.881	95	11.125		
	Total	3522.969	96			

a. Predictors: (Constant), Iklan

b. Dependent Variable: Keputusan Menabung

To test the significance of the regression showed that F_{count}

(221,670)>$F_{criteria}$ (0.99; 1; 96) (8.90). Therefore, the regression equation is very significant. The results of the analysis of the regression equation between advertisements and savings decisions at BRI are presented in the following table:

Table 9 Simple Regression Equation Test Results

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	25.452	4.757		5.350	.000
	Iklan	.944	.063	.837	14.889	.000

a. Dependent Variable: Keputusan Menabung

Furthermore, linearity regression can be seen in the following table:

Table 10 Regression Linearity Test
$\hat{Y}$ = 25,452 + 0,944 X1

ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
Keputusan Menabung * Iklan	Between Groups	(Combined)	2685.165	21	127.865	11.446	.000
		Linearity	2466.089	1	2466.088	220.764	.000
		Deviation from Linearity	219.077	20	10.954	.981	.494
	Within Groups		837.804	75	11.171		
	Total		3522.969	96			

To test the linearity of the regression showed that F_{count} (0.981) <$F_{criteria}$ (0.99; 21; 96) (2.08). Therefore, the regression equation is linear. Based on the two tests, it can be concluded that the effect shown by the regression equation $\hat{Y}$ = 25.452 + 0.944 X1, is meaningful and linear. The simple linear regression equation states that each increase in 1 score of the advertising variable (X1) will affect the increase in purchasing decision variable (Y) of 0.744 on a constant of 40.033.

2) Functional relationship between trust (X2) and savings decisions (Y)

The influence or contribution of the confidence variable (X2) to the saving decision variable (Y) is shown by the coefficient of determination (r_{xy}^2) of 0.449 = 44.9%. That is, that 44.9% of the variance of the savings decision variable (Y) can be determined by the trust variable (X2), and the rest (= 55.1%), is determined by other variables that cannot be explained in this study.

Table 11 Significance test of correlation coefficient between trust (X2) and saving decisions (Y)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.670[a]	.449	.443	4.52008

a. Predictors: (Constant), Kepercayaan

The influence (functional) between the trust variable (X2) to the saving decision variable (Y), is shown by the linear regression equation: $\hat{Y}$ = 38.887 + 0.683X2. Significance and regression linearity tests, can be explained through table presented below.

Table 12 Regression Significance Test
$\hat{Y}$ = 38,878+ 0,683X2

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1582.011	1	1582.011	77.431	.000[a]
	Residual	1940.958	95	20.431		
	Total	3522.969	96			

a. Predictors: (Constant), Kepercayaan

b. Dependent Variable: Keputusan Menabung

To test the significance of the regression shows that F_{count} (77.431)> $F_{criteria}$ (0.99; 1; 96) (6.90). Therefore, the regression equation is very significant. The results of the analysis of the regression equation between trust in the decision to save at BRI are presented in the following table:

Table 13 Regression equation between trust in saving decision at BRI

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	38.878	6.519		5.963	.000
	Kepercayaan	.683	.078	.670	8.800	.000

a. Dependent Variable: Keputusan Menabung

Furthermore, to find out the linearity of regression can be seen in the following table:

Table 14 Regression Linearity Test
$\hat{Y}$ = 38.887 + 0.683X2

ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
Keputusan Menabung * Kepercayaan	Between Groups	(Combined)	2071.430	23	90.062	4.529	.000
		Linearity	1582.011	1	1582.011	79.562	.000
		Deviation from Linearity	489.419	22	22.246	1.119	.349
	Within Groups		1451.539	73	19.884		
	Total		3522.969	96			

To test the linearity of the regression showed that F_{count} (1,119) <$F_{criteria}$ (0.99;

22; 96) (2.08). Therefore, the regression equation is linear. Based on the two tests, it can be concluded that the effect shown by the regression equation $\hat{Y}$ = 38.887 + 0.683X2 is meaningful and linear. The simple linear regression equation states that each increase in 1 score of the confidence variable (X2) will affect the increase in the savings decision variable (Y) of 0.683 on a constant of 38.887.

3) Functional relationship between advertising (X1), trust (X2) and saving decisions (Y)

The influence or contribution of the advertising variable (X1) and trust (X2) to the saving decision variable (Y) is shown by the coefficient of determination (ry^2) of 0.718 = 71.8%. That is, that 71.8% of the variance of the savings decision variable (Y) can be determined by the advertising variable (X1) and the trust variable (X2) and the rest (= 28.2%), determined by other variables that cannot be explained in this study.

Table 15 Significance test of correlation coefficient between advertising (X1), confidence (X2) and saving decisions (Y)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.847[a]	.718	.712	3.25203

a. Predictors: (Constant), Kepercayaan, Iklan

The functional relationship between the advertising variable (X1), and the trust variable (X2) together with the savings decision variable (Y), is shown by the linear regression equation: $\hat{Y}$ = 20.401 + 0.803X1 + 0.187X2. The significance of the regression test can be explained through the following table:

Table 16 Significance test of regression Y = 20.401 + 0,803X1 + 0,187X2

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2528.855	2	1264.428	119.560	.000[a]
	Residual	994.114	94	10.576		
	Total	3522.969	96			

a. Predictors: (Constant), Kepercayaan, Iklan

b. Dependent Variable: Keputusan Menabung

To test the significance of the regression showed that F_{count} (119.560)> $F_{criteria}$ (0.99; 2; 96) (4.82). Therefore, the regression equation is very significant. The results of the analysis of the regression equation between advertisements, trust in savings decisions at BRI are presented in the following table:

Table 17 Normality test between advertisements, trust, and savings decisions

Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Keputusan Menabung	.079	97	.150	.977	97	.088
Iklan	.077	97	.192	.976	97	.075
Kepercayaan	.071	97	.200*	.977	97	.087

a. Lilliefors Significance Correction

*. This is a lower bound of the true significance.

Based on these tests, it can be concluded that the functional relationship shown by the regression equation $\hat{Y}$ = 20.401 + 0.803X1 + 0.187X2 is meaningful. The regression equation states that each increase in 1 score of advertising variables (X1) and trust variables (X2) will affect the increase in variable saving decisions (Y) of 0.803 from advertising and 0.187 from trust in the constant of 20.401.

4) Relationship of Variables between Savings Decisions (Y) with Advertising (X1) and Trust Variables (X2) as a controller

Correlation test results above can be explained, the relationship between advertising (X1), saving decisions (Y) and trust (X2) as a controller obtained a value of 0.837 positive and very strong. A value of 0.837 is a simple correlation value, and after performing a partial test by controlling or issuing a confidence variable a partial correlation value of 0.698 is positive and strong. This can be interpreted that the relationship of advertising (X1) and saving decisions (Y) will increase when accompanied by the existence of trust (X2). Conversely, if there are only advertising variables

without the confidence variable, the saving decision will decrease.

Table 18 Relationship of Savings Decision Variables (Y) with Trust (X2) and Advertising Variables (X1) as controllers

Correlations

Control Variables			Keputusan Menabung	Iklan	Kepercayaan
-none-[a]	Keputusan Menabung	Correlation	1.000	.837	.670
		Significance (2-tailed)	.	.000	.000
		df	0	95	95
	Iklan	Correlation	.837	1.000	.685
		Significance (2-tailed)	.000	.	.000
		df	95	0	95
	Kepercayaan	Correlation	.670	.685	1.000
		Significance (2-tailed)	.000	.000	.
		df	95	95	0
Kepercayaan	Keputusan Menabung	Correlation	1.000	.698	
		Significance (2-tailed)	.	.000	
		df	0	94	
	Iklan	Correlation	.698	1.000	
		Significance (2-tailed)	.000	.	
		df	94	0	

a. Cells contain zero-order (Pearson) correlations.

Correlations

Control Variables			Keputusan Menabung	Kepercayaan	Iklan
-none-[a]	Keputusan Menabung	Correlation	1.000	.670	.837
		Significance (2-tailed)	.	.000	.000
		df	0	95	95
	Kepercayaan	Correlation	.670	1.000	.685
		Significance (2-tailed)	.000	.	.000
		df	95	0	95
	Iklan	Correlation	.837	.685	1.000
		Significance (2-tailed)	.000	.000	.
		df	95	95	0
Iklan	Keputusan Menabung	Correlation	1.000	.244	
		Significance (2-tailed)	.	.017	
		df	0	94	
	Kepercayaan	Correlation	.244	1.000	
		Significance (2-tailed)	.017	.	
		df	94	0	

a. Cells contain zero-order (Pearson) correlations.

The relationship between trust (X2), saving decisions (Y) and advertising (X1) as a controller obtained a positive 0.837 value and is very strong. The value of 0.676 is a simple correlation value, and after a partial test by controlling or removing advertising variables, the partial correlation value of 0.246 is positive and weak. This can be interpreted that the relationship of trust (X2) and the decision to save (Y) will increase if it is accompanied by advertising (X1). Conversely, if there are only trust variables without advertising variables, the decision to save will decrease.

c. Research Limitation

This research is intended as an effort to reveal the real phenomenon of the problem that is defined as a research variable. Through the study of concepts and theories, it turns out there are many factors or independent variables associated with the decision to save. However, because of the limitations of research resources, the independent variables which are thought to be related to the decision to save, are then limited, so that only an independent variable that is thought to strongly influence the dependent variable. As a result, the results achieved in the form of determinants of the dependent variable are still very limited. Some of the limitations referred to include the following:

This research reveals a global factor as a determinant of saving decisions. In addition to these factors there are still many other factors that also influence the decision to save. Since these factors require more careful observation and measurement, this study is limited to only one variable, namely advertising and consumer confidence.

Based on operational definitions and preparation of research instruments, they cannot yet reflect a single universal measure. This is due to the many theories that use various approaches to different models. Therefore, in the preparation of this research instrument is done by looking for a compound measure that is more general and familiar. For the purposes of other more in-depth research, the shortcomings and limitations are expected to be a concern.

In the case of the preparation of research instruments, the problem of instrument quality does not fully reflect the dimension characteristics that represent a whole variable in accordance with its conceptual definition. This is due to the limited time and inadequate availability of

literature on the variables to be measured. While from the quantity problem, the number of items determined as a measuring instrument is felt to be incomplete. In the measurement of these three research variables each variable is only represented as many as 22 (Y), 17 (X1) and 19 (X2) items of statements and responses, which should be more than that. This is due to the assumption that respondents, especially BRI bank customers who have various activities, to provide responses to a long and wide questionnaire, are clearly very boring. This condition allows to reduce the concentration of respondents in understanding each item of questions, so that the responses chosen are less in accordance with the actual attitude of the respondent.

The process of determining whether or not the validity and reliability of each instrument and question items is done only based on the construct validity method. There are several methods for determining instrument validity and reliability, such as content validity and forecast validity. In addition, there are several methods of reliability, for example retest reliability, equivalent fraction reliability, halftime reliability, reliability of rational similarity. Compared with the several methods of validity and reliability of the instrument, the trials in this study despite having followed various requirements in the preparation of the instrument, the level of validity (validity) and reliability (consistency) were not as good as the standard instruments.

Another limitation is the size of the sample and the population captured as research objects. In this research, an estimated population of the object of research has been carried out and has been considered sufficiently representative as a sample, namely 97 respondents who should be more than that.

CONCLUSION

Based on the results of testing the research hypothesis, it can be concluded that the empirically proven influence exists between advertising, trust and saving decisions. In addition, the influence between trust (X2) and saving decision variable (Y) is shown by a simple linear regression equation: $\hat{Y}$ = 38.887 + 0.683X2 is meaningful and linear. The simple linear regression equation states that each increase of 1 confidence score (X2) will affect the increase in the savings decision variable (Y) of 0.683 on a constant of 38.887.

Furthermore, the statistical relationship between the savings decision variable (Y) and the trust variable (X2) is shown by the correlation coefficient (ry = 0.670), very significant (significant) and strong. The relationship shows that at a strong response level, if the consumer confidence variable (X2) rises, the saving decision variable (Y) also rises. Conversely, if the trust variable (X2) goes down, the saving decision variable (Y) also goes down.

The contribution of the customer trust variable (X2) to the savings decision variable (Y) is shown by the coefficient of determination (KD = r2 x 100 = 0.670 x 100) of 0.449 = 44.9%. That is, that 44.9% of the variance of the savings decision variable (Y) can be determined by the customer trust variable (X2), and the rest (= 55.1%), is determined by other variables that cannot be explained in this study.

The influence between advertising variables (X1) and customer trust (X2) and savings decisions (Y) is shown by the multiple linear regression equation: $\hat{Y}$ = 20.401 + 0.803X1 + 0.187X2 is meaningful. The multiple linear regression equation states that each increase in 1

score of the advertising variable (X1) and the trust variable (X2) will affect the increase in the savings decision variable (Y) of 0.803 + 0.187 on a constant of 20.401.

The statistical relationship between the savings decision variable (Y) with the advertising variable (X1) and the customer trust variable (X2) is shown by the correlation coefficient (ry = 0.847), very significant (significant) and very strong. The relationship shows that at a strong response rate, if the advertising variable (X1) and trust (X2) increase, the saving decision variable (Y) also increases. Conversely, if the advertising variable (X1) and customer confidence (X2) go down, the savings decision variable (Y) also goes down.

The contribution of the advertising variable (X1) and the trust variable (X2) to the saving decision variable (Y) is shown by the coefficient of determination (KD = r2 x 100 = 0.8472 x 100) of 0.718 = 71.8%. This means that 71.8% of the variance of the savings decision variable (Y) can be determined by the advertising variable (X1) and customer trust (X2) and the rest (= 28.2%), determined by other variables that cannot be explained in this study.

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