INFLUENCE USE OF MOBILE BANKING AGAINST SATISFACTION GENERATIONS OF CUSTOMERS MILLENNIALS AT BANK SYARIAH INDONESIA (BSI)

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ARTICLE INFO	ABSTRACT
  Please cite this article: Asriadi Arifin Adi, Dian Novianti, Trian Fisman Adisaputra "Manajemen Zakat Baznas" MONETA : Jurnal Manajemen dan Keuangan Syariah [ONLINE}, Volume 01 Number 02 (May, 2023) **Cite this document:** Turabian 8th edition ***Corresponding author** e-mail: violaalaya12@gmail.com	Study This aim for analyze satisfaction generations of customers millennials in Indonesian Islamic banks (BSI). Study This use approach quantitative with survey method. Questionnaire has given to public general. Collected data analyzed use method statistics descriptive and inferential. Study This have objective for know How influence use of mobile banking against satisfaction generations of customers millennials at Bank Syariah Indonesia (BSI). Research results show that influence use of mobile banking against satisfaction generations of customers millennials give impact positive and significant against interest save customers at Bank Syariah Indonesia (BSI) and own level moderate relationship meaning, no too strong and not too weak, however significant between satisfaction customers millennials on the use of mobile banking at BSI bank.

Abstrak: *Penelitian ini bertujuan untuk menganalisis generasi kepuasan nasabah milenial di bank syariah Indonesia (BSI). Penelitian ini menggunakan pendekatan kuantitatif dengan metode survey. Kuesioner telah diberikan kepada umum umum. Data yang terkumpul dianalisis menggunakan metode statistik deskriptif dan inferensial. Studi ini bertujuan untuk mengetahui Bagaimana pengaruh penggunaan mobile banking terhadap kepuasan nasabah generasi milenial di Bank Syariah Indonesia (BSI). Hasil penelitian menunjukkan bahwa pengaruh penggunaan mobile banking terhadap kepuasan nasabah generasi milenial berpengaruh positif dan signifikan terhadap minat menabung nasabah di Bank Syariah Indonesia (BSI) dan tingkat hubungan sedang artinya tidak terlalu kuat dan tidak terlalu lemah, namun signifikan antara kepuasan nasabah milenial dalam penggunaan mobile banking di bank BSI.*
Kata kunci: *Kepuasan Nasabah, Generasi Milenials, Mobile Banking, Bank BSI*

INTRODUCTION

In the current era this development technology information show enough improvement rapidly hand in hand with progress and development over time. There is development technology information can felt in all lines and joints human, fine individual nor group (body). Technology information is applied technology For processing of financial data or deep data processing service service banking, so sector economy capable develop in a manner effective and efficient. Technology information is factor important in the business world or the world of banking. Because that is, technology information used can give service and convenience more good for customers (customers). Banks provide means based technology information in service transaction banking can called mobile banking. Objective most important from growth technology information that is for create more future good, easy, cheap, fast, and safe for human. Sentence this record that development advanced technology today has allows people to do transaction without must meet direct or interact in a manner stare face(Zubair, 2012).

Existence institution finance occupy very strategic position for fulfil need investment and working capital in the sector real with capital owners. Banks present as institution owning finances most basic role collect public funds and distribute return to society. Increasing internet usage is increasing make digital banking easier for keep going developed in the modern era this especially in institutions finance sharia banking.

Mobile banking service is present as one based service technology information offered by the Bank. There is level request bank customers for service this is how it feels, the same like ATM and SMS banking services. With mobile banking provisions present for the customer wants feel service fast, safe, convenient cheap, all right every time anywhere anytime and anywhere accessed pass customer's mobile device have. This mobile banking service can provide all demands the. Mobile banking is one method main for banks to offer more service kind and provide diverse type easy mobile banking services customers For transact banking. The best way For increase quality service banking is with offer service interesting banking to customer(Fisman Adisaputra, 2021).

As for the rate satisfaction customers is response on fulfillment his needs. From the statement such, the word "privilege" is used For describe the associated comfort for fulfillment something needs, incl fulfillment the expansive needs exceed a hope. it show that its fullest the create comfort and safety that is satisfaction. Satisfaction also interpreted as circumstances in self successful human find something much desired hope reached.

Quality service make the main point that makes size level satisfaction customer. If performance no succeed reach hope customer, because That customers will feel not enough satisfied will performance that is not in accordance hope. Whereas if performance exceed hope customer, then

customers will feeling very satisfied and happy. Because that 's fair if institution banking capable give quality service best For obtain superiority competitive compared to other banks. Increasing sharia banking existence resulted exists competition very strict Islamic banking.

Bank Syariah Indonesia (BSI) is result of the merger of the three banks are Bank Syariah Mandiri (BSM), Bank Negara Indonesia Syariah (BNIS), and Bank Rakyat Indonesia Syariah (BRIS). Merger This will meet the three Islamic Banks to use offer more service complete and more comprehensive wide, as well capacity distant capital more good expected will can advance the Islamic financial market in Indonesia which has potency big. This supported company parent company (Mandiri, BNI, and BRI) as well as exists committee with government pass the ministry of BUMN, Bank Syariah Indonesia (BSI) is supported in order to obtain Power compete in global leve (Fisman et al., 2021). In developments BSI presents system service banking based technology namely mobile banking, which is factor main in progress technology so that can make it easy customers in do transaction its banking.

Since merger these three banks is the strategy of the Indonesian government to be something center Islamic finance in the world. because it 's impact replacement Bank Syariah Indonesia (BSI) mobile banking system as something consideration level satisfaction services to customers who use them mobile banking facility at the previous bank . From p the writer interested take title study i.e. "Influence Use of Mobile Banking Against Satisfaction Generations of Customers Millennials at Bank Syariah Indonesia (BSI)." Study this for measure level satisfaction customers to mobile banking usage across generations millennials at Bank Syariah Indonesia (BSI). (Ramadhan & Asih, 2021)

BASE THEORY
Mobile Banking

M-banking is service or products offered by the institution leveraged finance mobile technology. Enhancement mobile platform technology makes it possible m-banking users for do service banking When just from anywhere. Paradigm new service banking in decades final has change face banking retail , with services and products new as well as point interaction new with customers . Mobility offer banks a chance for adapt products and services with need customer they are right or exact location for preserve it. Benefit additions that arise from m-banking technology:

For consumers, m-banking reduces time and cost with possible user review transactions, transfer funds, pay bill, check balance, and do service finance other, without calling relatively expensive phone to center calling service bank customers or with visit branch.

For industry finance, m-banking gives banks benefits addition like savings cost , attractive customer new and maintain old customers. Channel

This allows banks to cross -sell and up-sell products and services banking complex other like credit vehicles, cards credit, etc. Besides it, channel mbanking help banks to increase efficiency operational service, satisfaction customers, and effectiveness cost. (Tam & Oliveira, 2017)

Satisfaction Customer

Satisfaction customers or customer is feeling like or disappointed one that shows up after compare between expected product performance (yield). To expected performance. State that satisfaction customer is evaluation after purchase where selected product at least the same or exceed hope customers, meanwhile dissatisfaction arise if results no fulfil hope. Basically objective from something business is for create consumer feeling satisfied. Everyone or organization (company) should work with internal and external consumers for the sake of creation satisfaction consumer. Creation satisfaction consumer can give a number of customer including:

Connection company with consumer become harmonious.

Give good foundation for purchase repeat.

Can push creation loyalty consumer.

Forming recommendation from mouth auspicious mouth (World of Month). Company.

Earned profit increase.

Influencing factors satisfaction consumer, is in determine satisfaction consumer there are five factors that must be noticed by the company among others:

Quality product, customer will taste satisfied when results they showing that the product they are use quality.

Quality service or services, that is customer will feel satisfied when they get good service or in accordance with what is expected.

Emotions, that is customer will feel proud and earn belief that other people will impressed to he when use product with brand certain inclined own level more satisfaction high. Satisfaction obtained no because quality from product but social or self-esteem that makes customer feel satisfied to brand certain.

Price, that is product that has same quality but set relative price cheap will give more value tall to customer.

Cost, ie customers who don't need emit cost addition or no need throw away time for get something product or service tend satisfied to product or service. (Atmaja, 2018)

Bank Syariah Indonesia (BSI)

PT Bank Syariah Indonesia Tbk (hereinafter called BSI) official operates on February 1, 2021. BSI is the largest Islamic bank in Indonesia merger (merger) of three Islamic banks from Association of State-Owned Banks

(Himbara), namely: PT Bank BRI Syariah (BRIS), PT Bank Syariah Mandiri (BSM) and PT Bank BNI Syariah (BNIS). Breakthrough policy government for to merge these three Islamic banks expected can give choice institution finance new for public at a time capable push economy national (Narimawati et al., 2020) .A number of The considerations driving the merger process include: the government see that penetration Islamic banking in Indonesia is very far away left behind compared to with conventional banks. Beside it, government see opportunity that this merger can prove, as the state with majority muslims have strong Islamic banks fundamentally. Even The President of the Republic of Indonesia emphasized again that the formation of Islamic banks is one effort government for strengthen industry Islamic finance in Indonesia.

Objective the merger of Islamic banks namely for encourage more Islamic banks big so that can enter to the global market and become catalyst growth sharia economy in Indonesia. besides that, the merger of this Islamic bank expected can growing , so that the world of Islamic banking continues grow and become energy new for economy national and will become an equal state owned bank with other state owned banks so that beneficial from side policies and transformation of the bank.

Challenge large stretches ahead eye force BSI management for transform and define some strategy, start of business processes, reinforcement management risk, reinforcement resource man until strengthening digital technology. Moment this, preference public choose service sharia based or conventional no fully based religious beliefs. Access service financial and product based technology to be factor main.

Factors that are not lost important that adaptation process culture work after merger no easy. BSI management is necessary ensure process integration walk seamless, without sacrifice HR empowerment and core banking system. With do transformation thorough so beautification expected can push BSI to role active in increase inclusion Islamic finance and provide benefit social wide for Indonesian society. (Kasman, 2021)

METHODS

Type study this use type study quantitative. Quantitative data is form data numbers, or quantitative data that is numbered (suspension) (Narimawati et al., 2020). Study this done for know exists influence between variable dependent (bound) and variable independent (free). which is used For know influence quality Mobile Banking services to satisfaction customers at Bank Syariah Indonesia (BSI).

Data Source

Primary data is data collected and compiled for research conducted. Primary data obtained direct from respondent form answer to question in questionnaire.

Secondary data study This obtained from books, journals, internet, magazines , theses, and literature issued by the institution related as well as material References or report other which is results study earlier.

RESULT AND DISCUSSION
 1. 1. Validity Test
Testing validity this done for know valid or nope a questionnaire of each question/variable. Validity test been done in research and analysis using SPSS software, here's appearance in table following:
Table validity test study influence Use of Mobile Banking Against Customer Satisfaction in Generations Millennials at Bank Syariah Indonesia (BSI).

		Item-Total Statistics	
	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted	information
K1	-.211	0.42	Invalid
K2	.305	0.42	Invalid
K3	.175	0.42	Invalid
K4	.786	0.42	Valid
K5	.476	0.42	Valid
K6	.472	0.42	Valid
K7	.501	0.42	Valid
K8	.105	0.42	Invalid
K9	.396	0.42	Invalid
K10	.476	0.42	Valid
K11	.628	0.42	Valid
K12	.587	0.42	Valid
P1	.414	0.42	Invalid
P2	.740	0.42	Valid
P3	.556	0.42	Valid
P4	.840	0.42	Valid

.2

P5	.494	0.42	Valid
P6	.462	0.42	Valid
Q7	.304	0.42	Invalid
Q8	.430	0.42	Valid
Q9	.496	0.42	Valid
P10	.671	0.42	Valid
P11	.492	0.42	Valid
Q12	.344	0.42	Invalid
P13	.699	0.42	Valid

From the results testing validity on the table above, the questionnaire contains of 2 variables This has filled by 20 respondents in the study this. One how to do it know questionnaire in order to be valid, we must find out the r table especially first. Formula from r table is df = N-2 so 20-2 = 18, so r table = 0.42. From the results calculation validity on the table above , got seen that r count > r table. Based on table on show that 25 statement items variable "research Influence Use of Mobile Banking Against Satisfaction Generations of Customers Millennials at Bank Syariah Indonesia (BSI)" have mark more correlation (r). big from r table ie 0.42 which means 17 pieces statement can is said to be valid and residual its 8 invalids.

2. Reliability Test

Reliability test for measure consistent or no questionnaire in research used. Before he did testing reliability must there is base taking decision namely alpha of 0.75. Considered variables reliable If mark variable the more big of > 0.75 if more small so the variables studied no can said reliable because < 0.75. Result of testing variable reliability study this as following:

Reality Test Study Use of Mobile Banking

Reliability Statistics	
Cronbach's Alpha	N of Items
.863	13

Based on table, results of the reliability test on the variable use of mobile banking can seen that cronbach's alpha on variables This more tall than value _ base ie 0.86 > 0.75 results the prove that all statement in questionnaire variable quality service stated reliable and decent for used.

Reality Test Study Satisfaction Customer

Reliability Statistics	
Cronbach's Alpha	N of Items
.725	12

Based on table, results of the reliability test on the variable use of mobile banking can seen that cronbach's alpha on variables this more tall than value base ie 0.72 <0.75 result the prove that all statement in questionnaire variable quality service stated no reliable and not worthy for used.

3. Description Use of Mobile Banking
Table Description study Use of Mobile Banking

Items	Option					Means	SD	Levels
	SS	S	N	TS	STS			
Need manage account When only and where just.	6 (30.0%)	14 (70.0%)	0 (0%)	0 (0%)	0 (0%)	4.30	0.47	Tall
BSI Mobile Banking provides service real-time banking.	6 (30.0%)	14 (70.0%)	0 (0%)	0 (0%)	0 (0%)	4.30	0.47	Tall
The BSI Mobile Banking function is sufficient help in finish task payment.	7 (35.0%)	13 (65.0%)	0 (0%)	0 (0%)	0 (0%)	4.35	0.48	Tall

BSI Mobile Banking services are useful.	10 (50.0%)	10 (50.0%)	0 (0%)	0 (0%)	0 (0%)	4.50	0.51	Tall
Use BSI Mobile Banking services due influence of the current trend this.	3 (15.0%)	9 (45.0%)	5 (25.0%)	3 (15.0%)	0 (0%)	3.60	0.94	Currently
Can use BSI Mobile Banking services with skille.	2 (10.0%)	17 (85.0%)	1 (5.0%)	0 (0%)	0 (0%)	4.05	0.39	Tall
Have source power required _ For use BSI Mobile Banking services.	1 (5.0%)	19 (95.0%)	0 (0%)	0 (0%)	0 (0%)	4.05	0.22	Tall
Often use BSI Mobile Banking services for manage account savings	5 (25.0%)	14 (70.0%)	0 (0%)	1 (5.0%)	0 (0%)	4,15	0.67	Tall
Need when to send money only and where just.	8 (40.0%)	12 (60.0%)	0 (0%)	0 (0%)	0 (0%)	4,40	0.50	Tall
BSI Mobile Banking provides service banking in a manner fast and precise.	4 (20.0%)	15 (75.0%)	0 (0%)	1 (5.0%)	0 (0%)	4,10	0.64	Tall

Items						Means	SD	Levels
BSI Mobile Banking Functions in manage account in accordance with need.	4 (20.0%)	16 (80.0%)	0 (0%)	0 (0%)	0 (0%)	4,20	0.41	Tall
BSI's Mobile Banking services improve efficiency transaction banking.	6 (30.0%)	14 (70.0%)	0 (0%)	0 (0%)	0 (0%)	4.30	0.47	Tall
kindly Overall, BSI's Mobile Banking service is easy used.	7 (35.0%)	12 (60.0%)	0 (0%)	1 (5.0%)	0 (0%)	4,25	0.71	Tall

Analysis based on results answer table above is obtained from the respondents with make table description. In part this will put forward results analysis description to use of mobile banking. Study this description answer respondent with see there is average (mean) and standard values deviation (Std. Deviation).

For explain results evaluation respondent on research variables done based on the average value on each variable. Evaluation respondent highest with average score 5 and score evaluation Lowest is 1 then can specified interval as following:

Intervals = score maximum – minimum score = 5-1 = 1.33

So that can determined answer For determine the average level in the answers respondent as following :

Average score between 1.00 – 2.33 : Low

Average score between 2.34 – 3.67 : Moderate

Average score between 3.60 – 5.00 : High

And results from all 20 respondents about the use of mobile banking has a high level . this _ means show that answer respondent almost entirely describe high mobile banking usage at bank BSI.

4. Description Satisfaction Customer
Table Description Satisfaction Customer

Items	Option		Means	SD	Levels

	SS	S	N	TS	STS			
Feel safe in use mobile banking services	1 (5.0%)	14 (70.0%)	4 (20.0%)	1 (5.0%)	0 (0%)	3.75	0.63	Tall
Easy use provided features in mobile banking application	9 (45.0%)	10 (50.0%)	1 (5.0%)	0 (0%)	0 (0%)	4,40	0.59	Tall
Mobile banking services help save time in do transaction finance	3 (15.0%)	17 (85.0%)	0 (0%)	0 (0%)	0 (0%)	4,15	0.36	Tall
BSI Mobile Banking provides service secure banking.	7 (35.0%)	13 (65.0%)	0 (0%)	0 (0%)	0 (0%)	4.35	0.89	Tall
The BSI Mobile Banking function fulfills all BSI activity.	2 (10.0%)	18 (90.0%)	5 (25.0%)	3 (15.0%)	0 (0%)	4,10	0.30	Tall
BSI's Mobile Banking services improve comfort in transact.	4 (20.0%)	16 (80.0%)	1 (5.0%)	0 (0%)	0 (0%)	4,20	0.41	Tall
BSI Mobile Banking service is easy learned.	4 (20.0%)	15 (75.0%)	1 (5.0%)	0 (0%)	0 (0%)	4,15	0.48	Tall
Feel satisfied with quality services provided through mobile banking services.	4 (20.0%)	14 (70.0%)	2 (10.0%)	0 (0%)	0 (0%)	4,10	0.55	Tall

There are professional staff (call center) for help difficulty in use BSI Mobile Banking services.	3 (15.0%)	17 (85.0%)	0 (0%)	0 (0%)	0 (0%)	4,15	0.36	Tall
Feel easy for using mobile banking.	3 (15.0%)	16 (80.0%)	1 (5.0%)	1 (5.0%)	0 (0%)	4,10	0.44	Tall
BSI's Mobile Banking service makes it possible do transaction banking more fast.	6 (30.0%)	13 (65.0%)	0 (0%)	0 (0%)	1 (5.0%)	4,20	0.69	Tall
Interaction (view) of Mobile Banking services can be understood with easy and clear.	5 (25.0%)	15 (75.0%)	0 (0%)	0 (0%)	0 (0%)	4,25	0.44	Tall

Analysis based on results answer table above is obtained from the respondents with make table description. In part this will put forward results analysis description to satisfaction customer. Study This description answer respondent with see There is average (mean) and standard values deviation (Std. Deviation).

For explain results evaluation respondent on research variables done based on the average value on each variable. Evaluation respondent highest with average score 5 and score evaluation lowest is 1 then can specified interval as following:

Intervals = score maximum – minimum score = 5-1 = 1.33

Total 3

So that can determined answer For determine the average level in the answers respondent as following :

Average score between 1.00 – 2.33 : Low

Average score between 2.34 – 3.67 : Moderate

Average score between 3.60 – 5.00 : High

And results from all 20 respondents about satisfaction customers have a high level . this _ means show that answer respondent almost entirely describe satisfaction high and good customers at bank BSI .

5. Influence Use of Mobile Banking Based Type Sex
Influence Use of Mobile Banking Based Type Sex

			Type Sex		Total
			Man	Woman	
Influence	Currently	Amount	0	1	1
		%	0%	5.0%	5.0%
	Tall	Amount	7	12	19
		%	35.0%	60.0%	95.0%
Total		Amount	7	13	20
		%	35.0%	65.0%	100.0%

Based on table above can is known respondent woman own amount more lots compared to amount respondent man. From presentation on respondent woman as many as 13 people or The same with 65.0%, meanwhile respondent man as many as 7 people or The same with 35.0%. Yield rate answer being in men as many as 0 people or the same with 0% and women as many as 0 0 people or the same with 0%. Whereas level answer high in men as many as 7 people or the same with 35.0% and women as many as 12 people or the same with 60.0%.

6. Satisfaction Customer Based on Type Sex
Satisfaction Customer Based on Type Sex

			Type Sex		Total
			Man	Woman	
Satisfaction	Tall	Amount %	7	13	20
			35.0%	65.0%	9%
Total		Amount	7	13	20
		%	35.0%	65.0%	100.0%

Based on table above can is known respondent woman own amount more lots compared to amount respondent man. From presentation on respondent woman as many as 13 people or the same with 65.0%, meanwhile

respondent man as many as 7 people or The same with 35.0%. Answer rate high in men as many as 7 people or the same with 35.0% and women as many as 12 people or the same with 60.0%.

7. T Value Test
Statistics Group

Items	Type Sex	Average	Standard Deviation
Influence	Man	4.07	.172
	Woman	4,26	.399
Satisfaction	Man	4,14	.239
	Woman	4,16	.261

Based on the table above on the influence line of mobile banking has an average rating the influence of male mobile banking of 4.07 meanwhile female 4.26. On line row satisfaction customers have an average male of 4.14 meanwhile female 4.16. kindly explicit differences in the average effect of mobile banking and satisfaction customers based on man nor woman no own big difference (difference no significant).

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means					95% Confidence Interval of the Difference	
		F	Sig.	Q	Df	Sig. (2-tailed)	Mean Differences	std. Error Difference	Lower	Upper
Influence	Equal variances assumed	9,376	007	-.1,148	18	.266	-.18343	.15972	-.51898	.15212
	Equal variances not assumed			-1,429	17.5	.171	-.18343	.12838	-.45366	.08680

Satisfaction Customer	Equal variances assumed	005	.944	-.200	18	.844	-.02381	.11915	-.27413	.22651
	Equal variances not assumed			-.205	13,420	.840	-.02381	.11587	-.27334	.22572

Shown in the table second (independent samples test) on the variable "Influence of Mobile Banking" calculated F value Levene test of 9,376 has probability (Sig) is more big of 0.05 (0.007 > 0.05) then it is concluded that H0 is not can rejected. With thereby analysis of different tests (t-test) should be use equal variance assumed. The value of t on equal variance assumed of -.1.148 with probability significance 0.266. (0.266 > 0.05). So got concluded that the average rating of "Influence of Mobile Banking" is male with woman is the same (no different in a manner significant).

Shown in the table second (independent samples test) on the variable " Satisfaction Customer" F value count levene test of 0.005 has probability (Sig) is more big of 0.05 (0.994 > 0.05) then it is concluded that H0 is not can rejected. With thereby analysis of different tests (t-test) should be use equal variance assumed. The value of t on equal variance assumed of 0.200 with probability significance 0.844 (0.844 > 0.05). So got concluded that the average "Interest Saving" man with Woman is the same (no different in a manner significant).

8. Linear Regression Test
ANOVA [b]

	Model	Sum of Squares	df	MeanSquare	F	Sig.
1	Regression	.859	1	.859	11.183	.004 [a]
	residual	1,383	18	077		
	Total	2,242	19			

Based on The ANOVA table shows that model equation number Quality Service to satisfaction customers is significant (f = 11.1835; sig > 0.05).

9. Summary Model [b]

4Models	R	R Square	Adjusted R Square	std. Error of the Estimate	Change Statistics				
					R Square Change	FChange	df1	df2	Sig. FChange

1	.6198a	.383	.349	.27719	.383	11.183	1	18	.004

Based on table above _ mark The regression of 0.6198 this show level relationship that is "medium" between influence mobile banking with satisfaction customer at BSI bank which means, no too strong and not too weak . The influence of mobile banking contributes 38.3% against satisfaction customers at BSI banks. Whereas the remaining 61.7% is influenced by factors other.

10. Coefficients [a]

Model		Unstandardized Coefficients		Standardized Coefficients	Q	Sig.
		B	std. Error	Betas		
1	(Constant)	.625	1,070		.585	.566
	SATISFACTION	.859	.257	.619	3,344	.004

Equality regression Y = α + βX, so it 's a Regression model in study This are :

Y = 0.625 + 0.859 X, equation this significant based on ANOVA value because > 0.05. Based on table above _ show there is significant influence from influence of mobile banking on satisfaction customers at BSI banks (t = 3,344; sig > 0.05).

CONCLUSION

Analysis Linear Regression shows exists correlation positive between X (satisfaction customers) and Y (the influence of mobile banking), with coefficient 0.004 0.05, supports hypothesis research. Besides That is, the estimated T value (3.344) is higher big from T table value (1.697) on the level our significance not enough of 0.05 indicated by the results of the T test. In study this, variable quality service accounted for 38.3% of variant trend consumer for saving, meanwhile the remaining 61.7% is influenced by variables or factor other.

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