

**THE INFLUENCE OF FINANCIAL LITERACY AND CUSTOMER TRUST ON
INTEREST IN SAVING AT BANK NAGARI BRANCH KOTO
BARUDHARMASRAYA REGENCY**

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ABSTRACT

This study aims to determine the influence of financial literacy and customer trust on the interest in saving by respondents domiciled in Dharmasraya district. The sampling technique uses a simple random sampling technique, using the slovin formula so that a sample of 100 people is obtained.

Research data collection technique through questionnaire with Likert scale. Based on the results of the calculation of the SPSS program application from the t-test, the financial literacy variable was obtained with a tcount of -2.219 and a value ($\text{sig} = 0.029 < 0.05$) with $\text{df} = 100 - 3 = 97$, then a table of 1.660 was obtained. From the above results, it can be seen that $t_{\text{cal}} < t_{\text{table}}$ or $-2.219 < 1.660$ means that H_a is accepted and H_0 is rejected. Therefore, it can be concluded that financial literacy has a positive and significant effect on the interest in saving by respondents domiciled in Dharmasraya district with a sig value $= 0.029 < 0.05$. The customer trust variable with a calculation of 4.400 and a value ($\text{sig} = 0.000 < 0.05$) with $\text{df} = 100 - 3 = 97$, then a table t of 1,660 was obtained. From the results above, it can be seen that $t_{\text{cal}} > t_{\text{table}}$ or $4.400 > 1.660$ means that H_a is accepted and H_0 is rejected. Therefore, it can be concluded that customer trust has a positive and significant effect on the interest in saving by respondents domiciled in Dharmasraya district.

The F test was known that the value of $F_{\text{cal}} > F_{\text{table}}$ was $10.259 > 3.09$ with a significance value of 0.000 or ($0.000 < 0.05$). So in this study, the independent variables together affect the dependent variables. The determination coefficient was obtained with a result of 0.175.

This means that the variables of financial literacy and customer trust can explain the variable of saving interest by respondents domiciled in Dharmasraya district by 17.5%. The remaining 82.5% was explained by other variables that were not observed in this study.

Keywords : Financial Literacy, Customer Trust, and Interest in Saving
Reading List : 29 (2018-2023)

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This research aims to determine the influence of financial literacy and customer trust on interest in saving by respondents who live in Dharmasraya district. The sampling technique used a simple random sampling technique, using the Slovin formula so that a sample of 100 people was obtained.

Research data collection techniques through questionnaires with a Likert scale. Based on the calculation results of the SPSS program application from the t test, the financial literacy variable was obtained with a calculated t of -2.219 and a value ($\text{sig} = 0.029 < 0.05$) with $\text{df} = 100 - 3 = 97$, so the ttable was 1.660. From the above results, it can be seen that $t_{\text{count}} < t_{\text{table}}$ or $-2.219 < 1.660$ means that H_a is accepted and H_0 is rejected. So it can be concluded that financial literacy has a positive and significant effect on interest in saving by respondents who live in Dharmasraya district with a sig value = $0.029 < 0.05$. The customer trust variable with a calculated t of 4.400 and a value ($\text{sig} = 0.000 < 0.05$) with $\text{df} = 100 - 3 = 97$ then obtains a t table of 1.660. From the results above it can be seen that $t_{\text{count}} > t_{\text{table}}$ or $4.400 > 1.660$ meaning that H_a is accepted and H_0 is rejected. So it can be concluded that customer trust has a positive and significant effect on interest in saving by respondents who live in Dharmasraya district.

The F test shows that the value of $F_{\text{count}} > F_{\text{table}}$ $10.259 > 3.09$ with a significance value of 0.000 or ($0.000 < 0.05$). So in this study the independent variables jointly influence the dependent variable. The coefficient of determination was obtained with a result of 0.175.

This means that the variables of financial literacy and customer trust can explain the variable interest in saving by respondents who live in Dharmasraya district by 17.5%. The remaining 82.5% is explained by other variables not observed in this study.

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INTRODUCTION

Background

In the current era of globalization, banks as financial institutions are very important in the country's economic movements. Banks have two main functions: a place to store funds (funding) and fund distribution (lending).

Bank Nagari, the West Sumatra Regional Development Bank, is one of the fast-growing local government-owned banks, including in Dharmasraya. Bank Nagari competes with other conventional banks in Dharmasraya, making people more selective in choosing banking services.

Bank Nagari Koto Baru Branch is the focus of the analysis. The bank seeks to maintain customer trust by offering profitable products and services. They realize that customers are interested in saving because of the potential for long-term profits. Saving is a positive activity that is widely known in Indonesia.

According to Anita (2024:4), the interest in saving is a person's desire to set aside part of their income to save or invest. Factors that affect interest in saving include literacy, information, experience, perception, belief, attitude, motivation, lifestyle, service, profit sharing, religiosity, and location (Anita 2024:5). The lack of public interest in becoming a customer of Bank Nagari is often

caused by a lack of understanding of banks. Financial literacy is a way of thinking about financial conditions that affect financial management decisions.

According to Ramadhani et al (2021), financial literacy involves understanding the financial system and the ability to manage personal finances effectively in the short or long term. Financial literacy indicators according to Fitri et al. (2023) include budgeting, investment, savings, and loans. The higher the financial literacy, the better the individual's decision to save.

In addition to financial literacy, customer trust also affects interest in saving. For companies that thrive with long-term goals, customer trust is critical. Trust is the perception of one party's willingness to accept risks based on the expectation that the other party will act well (Ermawati et al, 2021). According to Sulle (2021), there are four indicators of trust: reliability, honesty, care, and credibility. High trust will increase the number of customers who save.

Below is a description of the number of customers at Bank Nagari Koto Baru, Dharmasraya Regency for the last 5 years with the aim of finding out the interest of customers in saving at Bank Nagari Koto Baru, Dharmasraya Regency.

Table 1.1

Total Number of Bank Nagari Koto Baru Branch Customers (Year 2018-2022)

Year	Number of Customers (People)	Percentage (%)
2018	34.102	-
2019	39.573	14%
2020	43.623	9%
2021	27.681	-58%
2022	28.787	4%

Source: Bank Nagari Koto Baru Branch

Table 1 shows the fluctuation in the number of customers of Bank Nagari Koto Baru Branch from 2018 to 2022, with a drastic decrease in 2021, when the number of customers dropped to 27,681, a decrease of 58%. This decline indicates an inconsistent interest in saving. According to interviews with bank employees, many customers open accounts only for special needs, such as scholarship or social assistance requirements, and then do not continue to save regularly. In addition, the low understanding of the importance of saving, the quality of services that may be inadequate, and the economic and social conditions in Dharmasraya, such as income, unemployment, and economic stability, affect the interest in saving. The influence of the environment, family, and local culture that is not strong in encouraging the habit of saving also adds to the complexity of this problem.

Table 1.2

Number of Customers Saving at Bank Nagari Koto Baru (Year 2018-2022)

Year	Total Savings Customers	Percentage (%)
2018	33.384	-
2019	38.649	14%
2020	42.655	9%
2021	26.815	-59%
2022	27.949	4%

Source: Processed Data of Bank Nagari Koto Baru Branch

Table 2 shows the fluctuation in the number of customers who save at Bank Nagari Koto Baru Branch from 2018 to 2022. In 2021, the number of customers decreased to 26,815, reflecting a decline in interest in saving at the bank, according to the data in Table 1.1. This decline is related to the low financial literacy of the local community. Financial literacy plays an important role in saving interest. A good understanding of financial management and the importance of saving for long-term goals increases interest in saving. On the other hand, low financial literacy makes customers open accounts only for temporary needs, such as scholarship or social assistance requirements, without understanding the long-term benefits of saving. Once their needs are met, they tend to stop saving, leading to a decrease in the number of customers.

Table 1.3

Total Bank Nagari Koto Baru Customer Savings Balance (Year 2018-2022)

Year	Total Savings Balance (Millions)	Percentage (%)
2018	146.897	-
2019	110.120	-33%
2020	109.026	-1%
2021	132.477	18%
2022	138.891	5%

Source: Processed Data of Bank Nagari Koto Baru Branch

Table 3 shows an increase in savings balances at Bank Nagari Koto Baru Branch even though the number of customers decreased in 2021. This shows that the remaining customers keep a significant amount of funds, indicating the importance of customer trust in their interest in saving. Customer trust in banks affects their interest in saving. Customers who believe in safe, transparent, and profitable services tend to save more money. This trust is built through reliable service, transaction transparency, and fund security. The bank's reputation and the positive experiences of other customers are also important. However, the decrease in the number of customers in 2021 shows that there is a segment of customers who do not trust or are not interested in saving. This factor may be due to a lack of understanding of the benefits of saving, knowledge of financial products, or service dissatisfaction.

This phenomenon is in line with the research of Nur Faizah et al. (2022) which shows that financial literacy, service quality, and level of trust have a significant effect on students' interest in saving at Islamic banks. Islamic financial literacy increases interest in saving because the significance value is less than 0.05. The quality of service also had a positive effect because the significance value was less than 0.05. Similarly, the level of trust affects the interest in saving because the significance value is less than 0.05.

Based on the phenomenon from previous research, the author is interested in conducting research with the title **"The Influence of Financial Literacy and Customer Trust on Interest in Saving at Bank Nagari Koto Baru Branch, Dharmasraya Regency"**.

Problem Formulation

Based on the background of the problems described above, the author formulates the problems in this study as follows:

1. How does financial literacy affect interest in saving at Bank Nagari Koto Baru branch, Dharmasraya Regency?
2. How does customer trust affect interest in saving at Bank Nagari Koto Baru branch, Dharmasraya Regency?
3. What is the simultaneous effect of financial literacy and customer trust on interest in saving at Bank Nagari Koto Baru branch, Dharmasraya Regency?

Research objectives

The objectives of this study are as follows:

1. To find out the influence of financial literacy on interest in saving at Bank Nagari Koto Baru branch, Dharmasraya Regency.
2. To find out the influence of customer trust on interest in saving at Bank Nagari Koto Baru branch, Dharmasraya Regency.
3. To find out the influence of financial literacy and customer trust simultaneously on interest in saving at Bank Nagari Koto Baru branch, Dharmasraya Regency.

Research Benefits

The benefits of this research include:

1. For the Author
It can provide additional insights, general knowledge about banking and experience regarding the influence of financial literacy and customer trust on interest in saving at Bank Nagari Koto Baru branch of Dharmasraya Regency.
2. For Companies
It can provide information and input to Bank Nagari Koto Baru branch of Dharmasraya Regency so that it can be used to formulate policies, add insight and decision-making related to customer decisions in financial literacy and customer trust so as to get loyal and trusted customers to become customers.
3. For the next researcher
For future researchers, it is hoped that this research can be used as a reference/reference material for future researchers.

2. THEORETICAL STUDIES

Interest in Saving

According to Raszad and Purwanto (2021:54), the interest in saving is a person's routine activity in setting aside part of their income to save in order to achieve a goal in the future. This interest in saving can be shown from the desire to save their money in the bank with a specific purpose.

According to Anita (2024:5), the factors that affect interest in saving are:

- a. Knowledge: Financial literacy, which is knowledge and skills in managing finances.
- b. Experience: Customer interaction with banking services, both online and face-to-face.
- c. Perception: The way individuals organize and interpret information to form views.
- d. Belief: Beliefs that are based on knowledge, opinions, and feelings.
- e. Attitude: An expression of feelings about an object, person, or event.
- f. Motivation: A process that results in intensity, direction, and perseverance in achieving goals.
- g. Lifestyle: A lifestyle that is expressed through activities, interests, and opinions.
- h. Service: A sense of delight provided through hospitality and convenience.
- i. Revenue Sharing: Agreement system in business activities.
- j. Belief or Religiosity: An attitude to life based on religious values.
- k. Location: A place to carry out operational activities.

According to Putri et al. (2019), the indicators of interest in saving are:

- a. Seeking information: The behavior of seeking information about a product of interest.
- b. Considering buying: Interest in making a purchase.
- c. Interested in trying: The desire to try the product of interest.
- d. Want to know more: Interest in knowing the product more clearly.
- e. Want to have: Interest in buying the product.

Financial Literacy

According to Gusaptono et al (2021:19) Financial literacy is the possession of a set of skills and knowledge that allows a person to make informed and effective decisions with all of their financial resources.

Indicators used in measuring financial knowledge Fitri et al., (2023) that is:

- a. Budget Budgeting is a system of planning and control in an organization as a managerial responsibility and the result of the budgeting process.
- b. Investment Investment is the investment activity by individuals or legal entities to increase and maintain the value of capital in the form of cash, equipment, immovable assets, intellectual property rights, or expertise.
- c. Savings According to Law No. 10 of 1998 concerning banking, savings are deposits whose withdrawal can only be made under certain conditions, cannot be withdrawn by check or bilyet giro, and are very useful for the community.
- d. Loans Loans are a type of debt that involves all types of objects, both tangible and intangible, although they are usually synonymous with monetary loans.

Customer Trust

According to Aprileny in Priansa (2017:116), trust is in conducting a transaction relationship based on a belief that the person he trusts is in accordance with what is expected.

According to Wahyuni (2020) customer trust indicators consist of:

1. Responsibility
2. Good reputation of the company
3. Honesty
4. Guarantee safety

Conceptual Framework

Based on the theoretical study above, the research paradigm can be described as follows:

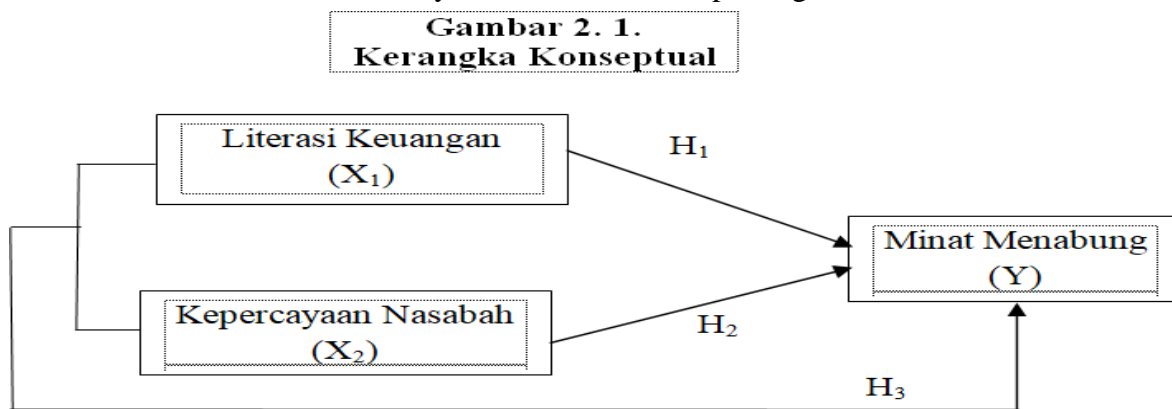


Figure 2.1

Conceptual
Framework

Hypothes
is

A hypothesis is a provisional answer, provisional conjecture, or provisional postulate proposed about the relationship between two or more measurable phenomena/variables whose truth will be proven in the study.

Based on the theory and framework of thought that has been outlined earlier, some hypotheses can be formulated as follows:

H1 : Financial literacy (X₁) has a significant positive effect on interest in saving (Y) at Bank Nagari Koto Baru Branch, Dharmasraya Regency.

H2 : Customer trust (X₂) has a significant positive effect on the interest in saving (Y) at Bank Nagari Koto Baru Branch, Dharmasraya Regency.

H3 : Financial literacy (X₁) and customer trust (X₂) simultaneously affect interest in saving (Y) at Bank Nagari Koto Baru Branch, Dharmasraya Regency.

3. RESEARCH METHODS

According to Sugiyono (2019), it is stated that research methods are a scientific way to obtain data with certain purposes and uses. The research method used in this study is an associative research method, namely research that connects between two or more variables, with a causal relationship, namely a causal relationship. This study was conducted to determine the influence of financial literacy (X₁) and customer trust (X₂), on interest in saving at Bank Nagari Koto Baru

Branch, Dharmasraya Regency.

Population and Sample

Population is a generalization area consisting of: objects/subjects that have certain quantities and characteristics that are determined by the researcher to be studied and then drawn conclusions (Sugiyono, 2019). The population in this study is 27,949 depositor customers at Bank Nagari Koto Baru Branch, Dharmasraya Regency in 2022.

According to Sugiyono (2019:81) states that the sample is part of the number and characteristics possessed by the population. The purpose of this study is to obtain information about the research object by observing only a part of the population. In determining the size, the slovin formula is used, namely:

$$n = \frac{N}{N \cdot (e)^2 + 1}$$

Where:

n = Sample

N = Number of Population

(e)² = Percentage of slack due to sampling error (1%, 5%, or 10%).

Based on the data obtained, it is known that the number of savings customers at Bank Nagari Koto Baru Branch, Dharmasraya Regency is 27,949 customers. So the number of samples for this study with a percentage of accuracy laxity due to sampling of 10% is:

$$\begin{aligned} n &= \frac{N}{N \cdot (e)^2 + 1} \\ n &= \frac{27. \text{Unrated } 949}{27. 949 \cdot (0. 1)^2 + 1} \\ n &= \frac{27. \text{Unrated } 949}{280. 49 \text{ reviews}} \\ n &= 99, 65 \\ n &= 100 \end{aligned}$$

Based on the results of this formula, the number of people in this study was 100 people, the determination of the number of samples used purposive sampling. Purposive sampling is the selection of a group of subjects based on the characteristics of the population that are known beforehand, in other words, the contact sample unit is adjusted to certain criteria that are applied based on the researcher's objectives. This technique was chosen because the population and samples taken have certain characteristics found in the table below:

Table 3.1
Sample Criteria Table

It	Sample Criteria
1	The respondent is a customer who decided to save at Bank Nagari Koto Baru Branch, Dharmasraya Regency
2	Respondents who live in Dharmasraya Regency.
3	Respondents are 17 years old and above.

4. RESULTS AND DISCUSSION

Classic

Assumption Test

Normality Test

The normality test is used to test whether in a regression model, the dependent variable, the independent variable or both have a normal distribution or not. The normality test used in this study is by using *the Kolmogorov Smirnov one-sample test*. By using *the Kolmogorov Smirnov one sample test*, it can provide an overall picture of the data distribution without separating the variables. The data is said to be normal if the significant value > 0.05 . The results of data processing for the normality test can be seen in the following table 5:

The results of data processing for the normality test can be seen in the following table:

Table 4.1
Results of the
normality test

Variable	Asymp.Sig	Information
Interest in Saving (Y)	0.256c.d	Usual
Financial Literacy (X1)	0.626c.d	Usual
Customer Trust (X2)	0.601c	Usual

Source : Attachment of SPSS data processing results, 2024

From table 4 above, it is known that by using *the one sample Kolmogorov smirnov test*, it is possible to assess the overall distribution of data without limiting the analysis to the variables of saving interest, financial literacy and customer trust. Where the significance value (Asym.2-tailed) in the variable of saving interest is 0.256c.d. It can be seen that the significance value > 0.05 ($0.256 > 0.05$), so it can be concluded that the data has been distributed normally.

Multicollinearity test

This multicollinearity test aims to test whether there is a correlation between independent variables in the regression model. According to Sugiyono (2013:112) argues that

"The multicollinearity test aims to test whether there is a correlation between independent variables in the regression model".

The results of the multicollinearity test can be seen in Table 6 below.

Table 4.2

Multicollinearity Test Results

Variable	Tolerance	VIF	Information
Financial Literacy (X1)	0,928	1,078	Free of multicollinearity
Belief CUSTOMERS(X2)	0,928	1,078	Free of multicollinearity

Source : Attachment of SPSS data processing results, 2024

Based on the results of data processing for the multicollinearity test as seen in the table 4.14 Above it is known that the *tolerance* value is greater than > 0.1 and the VIF (*Variance Inflation Factor*) value for all independent variables is less than < 10 . This shows that there is no meaningful relationship between the independent variables. Therefore, it can be concluded that the data from this study did not experience cases of multicollinearity so that data processing with multiple linear regression could be carried out because there were no cases of multicollinearity between independent variables.

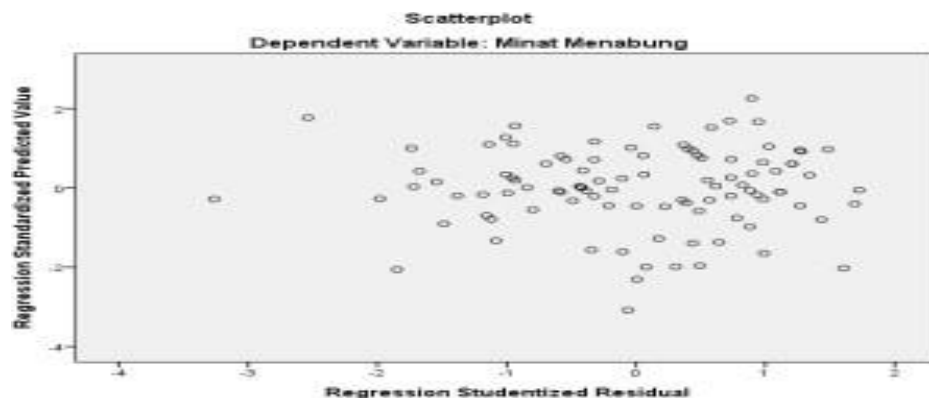
Heteroscedasticity Test

The heteroscedasticity test is to test whether in the regression model there is a variance inequality from one residual observation to another. If the variance from the residual of one observation to another observation is fixed, then it is called homoskedasticity and if the variance is different it is called heteroscedasticity. According to Agustin (2023), a good regression is one that is homoskedasticity or no heteroscedasticity occurs. The following is a picture of the results of the heteroscedasticity test in the study:

The results of the heteroscedasticity test can be seen in the following figure 2:

Figure 4.1

Heteroscedasticity Test Results



Source : Attachment of SPSS data processing results, 2024

Based on figure 2, it can be concluded that there are no cases of heteroscedasticity because the data is spread above the 0 axis and below the 0 axis and the distribution of the data does not form a pattern.

Autocorrelation Test

The autocorrelation test is used to determine whether or not there is an autocorrelation deviation, namely the existence of a correlation between sample members. According to Meilda (2021), the autocorrelation test aims to test whether in the linear regression model there is a correlation between the perturbation error in the t-period and the perturbation error in the t-1 period (previously). A good regression model is a regression that is free from autocorrelation.

The autocorrelation test can be seen in table 7 below:

Table 4.3
Autocorrelation Test Results

Type	Durbin-Watson	Information
1	1,595	No Autocorrelation

Source : Attachment of SPSS data processing results, 2024

Based on table 7 above, it can be concluded that the *Durbin Waston value is between -2 and +2, so it can be concluded that there is no case of autocorrelation.*

Multiple Linear Regression Analysis

Multiple linear regression analysis is used to see the influence of independent variables on related variables. The independent variables used in the study were financial literacy and customer trust, while the bound variable in this study was interest in saving at Bank Nagari Koto Baru Branch, Dharmasraya Regency. For financial literacy and customer confidence in the interest in saving at Bank Nagari Koto Baru Branch, Dharmasraya Regency, the multiple linear regression equation can be seen as follows:

Table 4.4
Multiple Linear Regression Analysis Results

Type	B	T	Sig.
(constant)	23,386	6,134	0,000
Financial Literacy(X1)	-0,226	-2,219	0,029
Customer Trust(X2)	0,382	4,400	0,000

Source : Attachment of SPSS data processing results, 2024

$$Y = a + b_1x_1 + b_2x_2$$

$$Y = 23,386 - 0,226 (X1) + 0,382 (X2)$$

From the above equation, several things can be interpreted, namely:

- The value of the regression coefficient of the variable variable of saving interest in respondents before being influenced by financial literacy factors and customer trust was 6.134. This means that if there is no financial literacy and customer trust ($X_1=X_2=0$), then the value of saving interest is equal to a *constant* value of 6.134.

- b. The value of the regression coefficient of the financial literacy variable is -2.219, which means that if financial literacy decreases by 1 unit, the interest in saving will decrease by -2.219. This means that the more financial literacy decreases, the more interest in saving will also decrease or will not have a positive effect.
- c. The regression coefficient value of the Customer Trust variable is 4,400 which means that if Customer Trust increases by 1 unit, the interest in saving will increase by 4,400. This means that the more 4,400 increases, the more interest in saving will also increase or have a positive effect.

Partial Test (T-Test)

This test is used to see the influence of each independent or independent variable on the bound or dependent variable. The criteria for this t-test are:

1. If the Calculation $>$ Table and $\text{sig} < 0.05$ then H_1 is accepted and H_0 is rejected.
2. If the $T_{\text{cal}} < T_{\text{table}}$ is $\text{sig} > 0.05$ then H_1 is rejected and H_0 is accepted.

Table 4.5 T Test Results

Type	B	T	Sig.
Financial Literacy (X1)	-0,226	-2,219	0,029
Trust n Customer(X2)	0,382	4,400	0,000

Source : Attachment of SPSS data processing results, 2024

From table 9 above it can be explained as follows:

1. The Financial Literacy variable has a $t_{\text{cal}} - 2.219$ value and a value ($\text{sig} = 0.029 < 0.05$) with ($df = n - k$, n = number of respondents, k = number of research variables) $df = 100 - 3 = 97$, then 1.660 is obtained from the above results, it can be seen that $t_{\text{calculate}} < t_{\text{table}}$ or $-2.219 < 1.660$ means that H_1 is accepted and H_0 is rejected. It is clear that although the value of $t_{\text{cal}} < t_{\text{table}}$ does not affect the results, it is not positive because the sig value is small from 0.05 based on the results of the spss test. Therefore, it can be concluded that Financial Literacy has a positive and significant effect on the interest in saving by respondents domiciled in Dharmasraya district.
2. The Customer Trust variable has a t_{cal} value of 4,400 and a value of ($\text{sig} = 0.000 < 0.05$) with ($df = n - k$, n = number of respondents, k = number of research variables) $df = 100 - 3 = 97$, then a t_{table} of 1,660 is obtained from the results above, it can be seen that $t_{\text{cal}} > t_{\text{table}}$ or $4,400 > 1.660$ means that H_2 is accepted H_0 is rejected. It can be concluded that Customer Trust has a positive and significant effect on the interest in saving by respondents domiciled in Dharmasraya district.

Simultaneous Test (Test F)

The F test is used to see together the influence of independent variables on bound variables. With the help of the SPSS program, it is known that the F value is calculated in the Anova table as follows.

Table 4.6 Anovab Simultaneous Test Results (Test F)

ANOVAa		
Type	F	Sig.
1 Regression	10,259	.000b

Source : Attachment of SPSS data processing results, 2024

From the results of the calculation above, it can be seen that the value of $F_{cal} > F_{table}$ with a value of $10.259 > 3.09$ respectively with a significance value of $0.000 < 0.05$ which means that H_2 is accepted and H_0 is rejected. It can be said that financial literacy and customer literacy simultaneously or together have a significant positive effect on the interest in saving by respondents domiciled in Dharmasraya district

Koefesien Determinant (R-Square)

The determination coefficient is used to see the relationship between the bound variables to the independent variables. The determination coefficient test is used to show how much the independent variable is capable of explaining the bound variable. In this case, the value of the determination coefficient is indicated by the value of r square. The higher the value of the r square means the better the regression model used. The value of r square ranges from 0 to 1. Multiple linear regression should use an adjusted r square or written r square, because it is adjusted to the number of free variables used.

Table 4.7 R Square Test Results

Type	R Square
1	0,175

Source : Attachment of SPSS data processing results, 2024

Based on table 4.19 on the results of the determination coefficient test above, it can be seen that the influence of financial literacy (X1) and customer trust (X2) on the interest in saving (Y) obtained a determinant coefficient value written R-Square of 0.175. It can be explained that the proportion of influence of financial literacy and customer trust factors is 17.5%, while the remaining 82.5% is influenced by other factors that come from outside the variables used in this study.

5. CONCLUSI

ON

Based on the results of the research and discussion, several conclusions can be drawn as follows:

1. The regression coefficient of the Financial Literacy Variable has a tcal value of 2.219 and a value of ($\text{sig} = 0.029 < 0.05$) with ($\text{df} = n - k$, n = number of respondents, k = number of research variables) $\text{df} = 100 - 3 = 97$, then a ttable of 1.660 is obtained from the above results, it can be seen that the tcount is >

t_{table} or $2,219 > 1,660$ means that H_1 is accepted and H_0 is rejected, then it can be concluded that Financial Literacy has a positive and significant effect on the interest in saving by respondents domiciled in Dharmasraya district.

2. The regression coefficient of the Customer Trust variable has a t_{cal} value of 4,400 and a value of ($\text{sig} = 0.000 < 0.05$) with ($df = n - k$, n = number of respondents, k = number of research variables) $df = 100 - 3 = 97$, then a t_{table} of 1.660 is obtained from the results above, it can be seen that the $t_{count} > t_{table}$ or $4.400 > 1.660$ means that H_2 is accepted H_0 is rejected. It can be concluded that Customer Trust has a positive and significant effect on the interest in saving by respondents who are domiciled in the district.
3. Based on the results of the F test, the value of $F_{cal} > F_{table}$ with a value of $10.259 > 3.09$ respectively with a significance value of $0.000 < 0.05$ which means that H_2 is accepted and H_0 is rejected. It can be said that financial literacy and customer trust simultaneously or together have a significant positive effect on interest in saving at Bank Nagari Koto Baru Branch, Dharmasraya Regency. Where the R-Square value of 0.175 means that the influence of financial literacy factors, customer trust, and interest in saving at Bank Nagari Koto Baru Branch in Dharmasraya Regency is 17.5% while the remaining 82.5% is influenced by other variables that were not studied in this study.

SUGGESTION

Based on the results of the research, discussion and conclusions that have been described above, there are several suggestions that may be useful for the researcher to suggest, namely the following:

1. For Bank Nagari Koto Baru Branch, Dharmasraya Regency:
 - a. Financial Literacy Program: Companies can develop financial literacy programs to improve customer understanding of the benefits of saving and investing.
 - b. Service Improvement: Focus on improving customer service and trust through clear communication, transparency, and honesty in all interactions with customers.
 - c. Product and Service Development: Based on these findings, companies can develop products and services that are more in line with customer needs and trust.
2. Next Researcher:
 - a. Follow-up Research: Conduct follow-up research to identify other factors that may influence customers' interest in saving in the region, such as demographic factors, psychological characteristics, or economic conditions.
 - b. Comparative Study: Conduct a comparative study between customers from different regions or other banks to understand the difference in the influence of financial literacy and customer trust in saving interest.

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