

## **ABSTRACT**

*The purpose of this study is to examine and analyze the effect of service quality, brand equity, and customer pride on the decision to save with customer trust as an intervening variable (study of customers of PT. Bank Negara Indonesia (Persero) Tbk., Semarang Branch Office). The population of this research is the customers of PT. Bank Negara Indonesia (Persero) Tbk. Semarang Branch Office domiciled in the City of Semarang. The sampling technique used was proportional random sampling, data collection using a questionnaire with the criteria of respondents being customers who have savings products in this case Taplus and Taplus Bisnis, and have more than 6 (six) months become customers of Bank BNI. Data taken were 153 questionnaires consisting of 67 male respondents and 86 female respondents. The data processing and analysis process uses SEM (Structural Equation Modeling) by first testing the dimensions with confirmatory factor analysis. The results of this study indicate that service quality has a significant positive effect on customer trust, brand equity has a significant positive effect on customer trust, service quality has a significant positive effect on saving decisions, customer pride has a positive effect on saving decisions, customer trust has a significant positive effect on savings decisions. The implications in this study are suggestions for the management of the Semarang branch of BNI to maintain service quality, enhance the brand image of Bank BNI, and strengthen customer pride in BNI products, so that it will grow the trust of customers, which in turn will have an impact on savings decisions at BNI .*

*Keywords: service quality, brand image, customer pride, customer trust, savings decisions*