

Abstract

Analysis used in this research as factors analysis that influence on attitude toward BMT and the impact on saving decisions on BMT in Semarang. The aim of the research are to investigate and analysis the influence of customer bonding toward trust, and trust, religiosity toward attitude toward BMT.

Population of this reseach is BMT customer in Semarang. Sample of 100 respondent are taken wih purposive sampling technique. Data are collected with questionnaires. Data are analyzed using Strucutral Equation Modeling under AMOS program.

Proposed research model can be accepted with the assumption that the value of standardized residual covariance nothing more than ± 2.58 and the sample covariance matrix of determinant = 9,474. Measurement of exsogenous and endogenous construct tested using confirmatory aanalysis and test the feasibility of full model was analyzsed using the SEM in which the value of Goodness of fit Chi-square = 103,698; probability = 0,082; CMIN/DF = 1,220; GFI = 0,873; AGFI = 0,821; TLI = 0,969; CFI = 0,975; RMSEA = 0,047 is in range of values expected, the result of this study's finding and give a conclusions proving that good customer bonding can make trust BMT customers to be higher, in addition, trust and religiosity can improve attitide toward BMT. The higher level of attitude toward BMT can improve saving decision.

Keywords: customer bonding, trust, religiosity, attitude toward BMT, saving decisions.