

## **ABSTRACT**

This research analyzes factors influencing the customer satisfaction and its strategic in order to build that word of mouth. The research problems come from field problem identified from data about the condition of PT. BPR Setia Karib Abadi Semarang relates to bank activities and its realization of customer complain were increasing. Therefore, the formula of problem in this research is how to increase customer satisfaction in order that world of mouth rich target. Hereinafter, variable and indicator of this research indicator are also relied on former researches. A model has been developed and three hypotheses have been formulated to answer the problem of this research.

Techniques of sampling applied is quota and purposive sampling method. The responders in this research are 114 responders, and all responder are the customer of PT. BPR Setia Karib Abadi Semarang. Tool of data analysis's used is Structural Equation Modeling (SEM) using computer program of AMOS 4.01.

The result of data analysis shows that the model developed and the research result can be accepted. Hereinafter, the result proves that there is positive influence of service quality to customer satisfaction. The influence of customer value has a positive influence toward customer satisfaction. The influence of customer satisfaction to word of mouth has a positive influence. Management implication for four constructs and the future research implication of the finding on discussed.

Key Words: Service Quality, Customer Value, Customer Satisfaction, and Word Of Mouth

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