ABSTRACT

Research at the CIMB Niaga Sharia Central Java Area has the objective of testing and analyzing:

- Effect of service quality on customer satisfaction
- Effect of word of mouth on customer satisfaction
- Effect of product image on customer satisfaction
- Effect of customer satisfaction to loyalty

The number of samples of Bank CIMB Niaga customers who were used as respondents was 110 respondents. The analysis technique in this study uses Structural Equation ModeI (SEM) in the AMOS program after previously carrying out Confirmatory Factor Analysis (CFA).

There are four hypotheses tested in this study. And the results of the fourth hypothesis is proven is that the quality of service, word of mouth, product image and loyalty has a significant positive effect on customer satisfaction.

Keyword: Service Quality, Word of Mouth, Product Image and Loyalty

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