ABSTRACT

The purpose of this research is to test the influences of service quality, trust, customer value, customer satisfaction and the effect to improvement of customer loyalty. Using these variables, caused by result of the research before Mital et al., (1998); Doney dan Cannon (1997); Slater dan Narver (1994); Butz dan Goodstein (1996); Parasuraman (1998); Aaker dan Keller (1990); and Fornell (1992), discovered the direct influences of service quality, trust, customer value, customer satisfaction and the effect to improvement of customer loyalty. The usage of these variables are able to solve the arising problem within PT. BPR Rudo Indobank Semarang, which high degree of criticize accepted by PT. BPR Rudo Indobank Semarang, where mean in its monthly PT. BPR Rudo Indobank Semarang accept 14 negative criticism, height mount the criticism its effect to decrease customer loyalty.

The samples of this research are 100 customer of PT. BPR Rudo Indobank Semarang. Structural Equation Modeling (SEM) was run by an AMOS software for data analysis. The result of the analysis showed that service quality, trust, customer value has positive influence which is significant toward customer satisfaction, customer satisfaction has positive influence which is significant toward customer loyalty.

This empirical result indicated that in order to increase customer loyalty as cause of high degree of criticize accepted by PT. BPR Rudo Indobank Semarang should focus on factors such as: service quality, trust, customer value, because its factors proven has influence toward degree of customer loyalty. Theoritical implications and suggestions for future research have been elaborated at the end of this study.

Keywords: Service quality, trust, customer value, customer satisfaction and customer loyalty

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