## *ABSTRACT*

*The portion of Islamic banking is still small when compared with national banks. But when viewed from different potential of this industry will continue to grow exponentially. Various businesses can compete to win Islamic banking market in a way satisfying the customer. Likewise with BNI Syariah after pursuing a strategy spin-off of Bank BNI, will be more independent and focus to meet customer requirements in order to reach customer satisfaction. In this study the authors use the service quality, customer value, and product attributes of Islam as an independent variable to be studied how they affect customer satisfaction.*

*After doing a literature review and hypothesis formulation, data obtained from questionnaires from 100 customers BNI Syariah Semarang branch, which is obtained by using purposive sampling. Questionnaire method is used to determine the response of respondents to each variable.*

*The results showed that the coefficient of determination shown in the Adjusted R Square of 0.568, which means that customer satisfaction impact can be explained by the three independent variables in this research that the quality of service, customer value, and product attributes of Islam by 56.8%, and the remaining 43.2% can be explained by other variables outside the model of this research. Partially based on the results of t test variables in this study has positive and significant in which the customer has the greatest influence than other variables in this study, while product attributes Islam has the lowest impact on customer satisfaction. Based on F test results indicate that simultaneously or jointly variables in this research is service quality, customer value, and product attributes of Islam has positive and significant impact on customer satisfaction. Therefore, to increase customer satisfaction can be done by improving service quality, customer value, and product attributes of Islam.*



*Keywords: customer satisfaction, service quality, customer value, product attributes of Islam*



SEMARANG
FEB UNDIP