

Analysis of Factors Affecting Customer Loyalty PT BNI (Persero) Tbk Services Tulang Bawang

Abstract

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Since the economic crisis of 1997 there has been a shift in the concentration of the banking business. Before the economic crisis, banks have huge assets to focus more on serving corporate customers; but at this time the perpetrator is more focused on the banking industry to serve retail customers.

The problem of this study is whether the corporate image, service quality and customer satisfaction affects customer loyalty PT. BNI Tbk Tulang Bawang Services Office. Hypothesis is formulated: corporate image and service quality has a positive effect on customer loyalty PT BNI Tbk Tulang Bawang Services Office.

After calculation and the data were analyzed using multiple linear regression techniques obtained the following results: Hypothesis which states the service quality and corporate image has a positive effect on customer loyalty BNI acceptable. It is based on the F test of significance probability value smaller than 0.05. The results of descriptive variables answer states that the average customer response based on the research variables as follows; reliability, assurance, empathy, physical appearance, sitra company and loyalty are good and the average score given was 4.

Suggestions put forward in this study is BNI Tulang Bawang need to maintain service guarantees provided to its customers. Things to do is to maintain a good quality of service that has been so far. Services that must be maintained are: to establish communication with employees well, maintaining credibility, maintain and document security is well served with good manners. This is necessary because the security concerns are taken care documents. In addition to the need to improve the image of the company. It is the accuracy that can be improved in terms of completion of the process of service credit. This is necessary because people still feel-enhanced turnaround time is less rapid.

Keywords: corporate image, service and loyalty