

ABSTRACT

ANALYSIS OF THE FACTORS THAT AFFECT THE SATISFACTION OF CUSTOMERS AND IT'S IMPLICATIONS ON CUSTOMER LOYALTY (FOR PT BANK TABUNGAN NEGARA (PERSERO) Tbk KANTOR KAS PRINGSEWU)

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PT Bank Tabungan Negara (Persero) Tbk is one of a bank owned by the state in the field of banking .Currently the bank btn played as one of the banks that handle public housing or possession (KPR) public housing mortgage loan . But , Bank BTN also as business operators to retail funds or funds a third party (DPK) .Reason researchers used bank btn especially bank btn pringsewu cash offices because Bank BTN Pringsewu cash offices have to make in improving excellence kompetitifnya satisfaction customers finally improve customer loyalty and seek to improve so that competitors weaknesses not in use .The product competitors also very varied with interest rates and mistress of a diversity of average loans.

A problem from the formulation of this research is that fluctuates to a problem that is on the bank btn pringsewu whether are factors which affect the satisfaction of customers and how does the satisfaction of customers against loyalty customer in bank btn pringsewu .

A draft in line with the aim of this research is analyzing factors affecting satisfaction customer satisfaction and how they affect the customer loyalty Bank BTN Pringsewu.

A hypothesis that is proposed is (1) factors (product excellence , a sense of trust , the value of customers , service quality and image of companies) have had a positive impact on the satisfaction of customers and (2) customer satisfaction have had a positive impact on customer loyalty .

Sampling techniques in the study using the method of random sampling (Random Sampling). The number of clients who became the research sample is 69 people. Technique of Data analysis with Qualitative Analysis, quantitative analysis, Multiple Linear Regression, Linear Regression and simple.

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This research result inferred factors such as product excellence taste believe value customers the quality of service and influential imagery company positive on customer satisfaction and the satisfaction of customers influential positive on the loyalty of customers. Qualitatively can be inferred customers have a sense of confidence which although image high Bank BTN Pringsewu have a low value. Suggested to can improve the image of btn pringsewu bank to increase and maintain loyalty of customers.

Keywords : Product Excellence, Trust, Value Customers, Service Quality and Corporate Image, Customer Satisfaction and Customer Loyalty.