

ABSTRACT

Bank Jateng has slogan “Banknya Orang Jawa Tengah, Menjalin Kemitraan, Mengembangkan Usaha” (Central Java people’s bank, making partnership, developing business). Amount of appreciation which has been reached by Bank Jateng shows the banking system quality it has. The top up loan interest of debtor of Bank Jateng Kanca Blora has decreased in period 2012 – 2016.

Service quality dimension can be identified by research which has been done by Parasuraman et.al, and known as SERVQUAL (Kotler and Keller, 2007: 56). In Ariningsih (2010: 8) the research which was done by two marketing experts from University of Western Australia, Sweeney and Soutar (2001), tried observing 19 items of customer perceived value measurement which called PERVAL (Perceived Value). Brand image defined as the set of beliefs, ideas, and impression that a person holds regarding an object by Kotler and Bilson Simamora (2002: 63). Top up loan interest of the debtor affected by debtor’s decision.

Primary data of this research is the information from interview and survey of debtor of Bank Jateng Kanca Blora. The population of this research is debtors of Bank Jateng Kanca Blora. The sampling technique is non-random sampling. Data analysis which was used in this research is SEM (Structural Equation Modelling) with Amos program (Analysis of Moment Structure).

The result of full test model Chi-square 60.960 (Good), probability 0.099 (Good), GFI 0.912 (Good), AGFI 0.856 (marginal), TLI 0.971 (Good), CFI 0.979 (Good) and RMSEA 0.051 (Good).

Keywords: Service quality, perceived value, brand image, top up loan interest.