## **ABSTRACT**

The current competition of obtaining the consumer is so high. Every bank will compete strictly each other. The priority thing that needs full attention from the bank is what the bank to do to increase the intensity of the customer loyalty.

This study planned to test the effect of service quality to image. Image, satisfaction, and open communication to the customer loyalty. The observation's object is the member of BCA Priority in Semarang.

In this study, the technique used in gathering the sample is purposive sampling. The total of sample is 114 respondent. The technique of data collection done through the questionnaires given to the respondent. Next, the result of the survey analyzed with Structural Equation Models. Carried out with AMOS 5.

The result of the data shows that research model has good fit and all the hypotheses can be proved. The conclusions are: service quality has positive influence to image, and open communication, satisfaction, image, have positive influence to customer loyalty.

Based on the results of the research could be taken theoretical implications that this research gives more justifications for antecedents influencing customer loyalty, i.e.: image, satisfaction, and open communication. Managerial implication of this research are suggestions to managers to pay more attention to open communication, because this factor is the most dominant factor to customer loyalty.

*Keyword: customer oriented, image, satisfaction, trust, loyalty*