

## **ABSTRACT**

*High competition in insurance companies makes companies try to retain customers, so that customer satisfaction is very important to create loyalty. As a company engaged in the service sector, quality of service quality, trust and commitment are very important to create customer satisfaction and increase customer loyalty. Based on this background, this study aims to analyze the effect of service quality, trust, and commitment on customer satisfaction and analyze customer satisfaction on customer loyalty.*

*The method used in this study is a quantitative method, while the analysis technique used is SEM (Structural Equation Modeling) analysis to measure the effects between variables. The data collection technique used was simple random sampling technique, and the number of samples in this study were 200 people who were customers of PT Mitra Iswara & Rorimpandey Semarang Branch. Data collection technique used is through the distribution of questionnaires.*

*The results showed that service quality had no significant effect on customer satisfaction, and trust had no significant effect on customer satisfaction. However, commitment has a significant effect on customer satisfaction, then customer satisfaction has a significant effect on customer loyalty. Based on the results of this study, companies are advised to maintain and increase commitment, especially in terms of attention to customer needs and are advised to increase customer satisfaction, especially by providing services according to customer expectations.*

***Keywords: Service Quality, Trust, Commitment, Customer Loyalty, Customer Satisfaction***