

## ABSTRACT

This research is aims to analyze the impact of Service Quality and Product Quality on Customer Satisfaction to create Loyalty to customers of Bank Rakyat Indonesia. Quality of Service and Product Quality becomes a separate reason for customers in using Bank Rakyat Indonesia services as the choice of banking services.

The population used in this research is customers Bank Rakyat Indonesia Yogyakarta branch Cik ditiro. This research method using non-probability sampling technique with purposive sampling method where the sample used is 115 respondents. Data were obtained from questionnaires which were then processed and analyzed using SEM (Structural Equation Modeling) analysis through AMOS program.

The results showed that the Quality of Service and Product Quality have positive and significant impact on Customer Satisfaction. Then Customer Satisfaction has a positive and significant effect on Customer Loyalty. In addition, the two independent variables also have a positive and significant influence on Customer Loyalty Bank Rakyat Indonesia Yogyakarta branch Cik ditiro

*Keywords: Service Quality, Product Quality, Customer Satisfaction, Customer Loyalty*