

## **ABSTRACT**

*The research was motivated by a bank customer complaints Pandanaran Semarang Branch of BRI which indicates a decline in customer satisfaction as well as increase i the number of customer who closed accounts during the three yaers 2009-2011.*

*By looking at existing problems, this study aimed to analyze the influence of customer value and quality of service to the customer satisfaction to creat customer loyalty Pandanaran BRI branch Semarang.This study sample of 100 people Pandanaran Semarang Branch of BRI customers. Question is given by using questionnaire consisting of closed and open questions. Respondent's answers wetre then analyzed with a two stage regression using SPSS for Windows.*

*Based on the analysis conducted, it was concluded that the variable value and quality customer service and a sidnificant inpact on customer loyalty. The result of this study is expected to be used as information for the BRI branch Pandanaran Semarang and further research.*

*Keyword : Customer Value, Quality Service, Customer Satisfaction, Customer Loyalty.*