ABSTRACT

Banking industry have hand in glove related/relevant to its consumer, because relation between client and banking represent one unity. Both of the components is requiring each other. On that account, bank have to earn to give best service to all its client so that good relation among both parties.

In banking industry in general, there are 2 service type that is service having the character of customer-facing represent service which direct in character at cutomer. Its applying can be seen in part of office front a bank. For example, officer in part of service customer will assist client conduct transaction opening of account, denunciating, or request of information concerning banking product. Industrial of banking is trust business.

In this research, variable trust of cutomer and satisfaction of cutomer used to measure cutomer loyality. Object in this research is Bank Mega Semarang client. Quantitative Analysis in this research is done with reliability test, validity test, classic assumption test (consisting of multikoliniearity test, heterokedastisity test and normality test), multiple linear regression analyse, Goodness Fit of test (what consist of determination coefficient, F test and t test). While analysis is qualitative obtained from intepretation respondent in this research. Result of research indicate that variable trust of cutomer and satisfaction of cutomer have influence which are positive to cutomer loyalty

Key words: cutomer trust, cutomer satisfaction, and cutomer loyalty