

ABSTRACT

A high increase in the number of banks can cause intense competition, as well as customer complaints that can reduce customer confidence which can later have an impact on negative WOM. Handling is needed and there is an understanding of the products and services carried out to strengthen customer satisfaction. In the research gap that occurred in previous studies, researchers will add intervening variables between the quality of banking products and the quality of service to WOM by customers. By using a research model that is not the same as previous research, the problem to be examined is "how to improve product quality and service quality to improve WOM".

The population in this study are all customers at PT. Bank BCA KCU Semarang. For a regression analysis of the sample size is 20 samples per a parameter so a total of 100. This study uses a relatively complicated models SEM due to the use of intervening variables, namely: customer satisfaction. SEM also has the advantage of being able to analyze at once with one equation by knowing which indicators are the most powerful in explaining the variables. The analysis technique in this study uses structural equation modeling (SEM) in which to find out whether the model described is in accordance with actual reality. Before the SEM test needs to be formulated, the SEM equation.

Based on research findings and findings on open-ended questions, the management of Bank BCA KCU Semarang needs to continue to maintain service quality, by conducting soft skills training for front office employees (tellers and customer service) to continue to improve its customer-oriented capabilities. The quality of banking products is a priority for customers to always increase savings at BCA. The management of Bank BCA KCU Semarang needs to continue to maintain the quality of banking products by providing stages of prizes with attractive prizes as well as providing customer comfort during banking activities with a convenient banking hall.

Keywords: quality of banking products, service quality, customer satisfaction, and WOM