## **ABSTRACT**

Tabungan Bima's customer growth in the last one year is up and down. On February, customer growth is decreased at 55,56%. Overall, the average in 2011 is at 5,52%. If we let this happened, then it will give the bad impact to the development of Tabungan Bima in terms of the competition in the banking market in Semarang. One way that managements of Bank Jateng Semarang Main Branch can do is increasing the customer satisfaction through service quality. And the next, improvement of service and facilities will influence the customer satisfaction as the result, where the customer will keep its loyalty towards Bank Jateng. As long as the company can give what they needs, wants, and expects, the customer will remain loyal to the bank. The company that has a loyal customer will reduce the expense of marketing and selling. The company will also get new customer through mouth-to-mouth communication.

The goal of this reserach is to analyze the influence of tangible, reliability, responsive, assurance, and empathy towards customer satisfaction. It will use 98 respondents as the sample of the research and will use multiple linear regression to analyze the data.

Based on the research, we get the conclusion that tangible, reliability, responsive, assurance, and empathy is positively influenced the customer satisfaction. Reliability of Bank Jateng is need to be developed through giving the customer the on time service. In other way, it would be good if Bank Jateng give a guarantee when doing some transaction in Bank Jateng through a polite and good service, and do it professionally. Therefore, the company should give a big support to the employees so that they can work so well.

Key words: tangible, reliability, responsive, assurance, empathy, customer satisfaction.