

## **ABSTRACT**

*The era of free markets and globalization that is currently happening will bring an enormous impact on the development of domestic industries. Banking is one industry sector to be worry of the change. Globalization will impact on the development of the banking sector in Indonesia, thus creating conditions for competition among banks increasingly tight. Increased competition and the rapid deregulation of the banking business banking services have been encouraged to find solutions that bring benefits by way of differentiating themselves against competitors. Bank saw the importance of customer loyalty for current customers more savvy, price conscious, demanding, less forgiving and approached many products.*

*Each bank would want all loyal customers, one solution to maintain and even improve customer loyalty in banking industry is to pay attention to service quality, customer value and company image. Applied research is taking a case study of commercial retail credit customers of PT. Bank Rakyat Indonesia (Persero), Tbk Semarang Pattimura with 85 samples. Commercial retail customers are customers who enjoy working capital credit facility with a ceiling of Bank BRI USD 100 million to Rp 5 billion. Reasons for the selection of applied research at PT. BRI Semarang Pattimura about customer loyalty is because of the phenomenon is quite interesting is the declining number of accounts (customers) of commercial retail on the PT. BRI Semarang Pattimura for three consecutive years.*

*Therefore, in this study will analyze the influence of service quality, customer value and corporate image (independent variable) on customer loyalty (dependent variable). By using a linear regression model and analyzed with SPSS program version 17.0, showed that service quality, customer value and company image have a positive and significant impact on customer loyalty. The empirical findings indicate that in order to increase customer loyalty in commercial retail credit of BRI Semarang Pattimura, the company management must consider factors such as service quality, customer value and company image, because the three factors shown to affect the level of customer loyalty in the commercial retail credit of BRI Semarang Pattimura. Theoretical implication, managerial implication, and suggestion for future research have been elaborated at the end of the study.*

**Keywords:** *Service quality, customer value, company image and customer loyalty*