

ABSTRACT

The business competition faced by Bank BNI Syariah in Semarang is very tight and with the presence of an increasing number of competitors, Bank BNI Syariah must increase the level of loyalty of its customers. This study aims to determine the impact of service quality and complaint handling on customer satisfaction and customer loyalty.

The sample used were 105 respondents, which were from customers of BNI Syariah in Semarang. The data was collected through questionnaire method that been distributed by google form and data was processed using SPSS 23. Data analysis techniques used in this study are decriptive analysis and path analysis.

The results of this study show that service quality and complaint handling have a positive and significant impact on customer satisfaction partially and simultaneously. Customer satisfaction has a positive and significant impact on customer loyalty. Based on the results of the path analysis, service quality and complaint handling do not have a direct impact on customer loyalty. The R square value of 0.489 shows that 48.9% loyalty can be explained by the independent variable and the remaining 51.1% is explained by other factors outside of the study.

Keywords: service quality, complaint handling, customer satisfaction, customer loyalty, Bank BNI Syariah.