

ABSTRACT

The objective of this research is to analyze the factors which influenced customer's satisfaction and the impacts of the loyalty to the PT. Bank Rakyat Indonesia (Persero) Tbk. Magetan Branch office unit. There are 100 responses of loan's customers at the PT. Bank Rakyat Indonesia (Persero) Tbk. which taken as the sample. The analysis techniques which used to this research is regression analysis with the residual's method.

The result showed that partially the variable of the quality services will influence positively and significant to the customer's satisfaction. Whereas the product image has proven as the moderated variable between the quality services and the customer's satisfaction. Meanwhile, variable of the customer's satisfaction had influenced positively and significant to the loyalty of the customers at each research area of PT. Bank Rakyat Indonesia (Persero) Tbk. Magetan Branch Office unit.

The study recommends that management of PT. Bank Rakyat Indonesia (Persero) Tbk. Magetan Branch Office unit should generate the customer's satisfaction such improving the quality services and product image which related to the service facility support, serves ability and hospitality of the officer, also simple processing of loan at PT. Bank Rakyat Indonesia (Persero) Tbk. Magetan Branch office unit. Therefore, the quality services and the product image will be more optimal to improve customer satisfaction and the customer loyalty. Of such to these recommendations hopefully could achieve the optimizes of the customer's loyalty. This study had posed the hypothesis that quality of the services and the product image will influences to the customer's satisfaction. And the customer's satisfaction will give the influences to the loyalty of the customers.

Keyword : Quality Sevices, Product Image, Customer Satisfaction, Customer Loyalty, Moderating, Bank BRI, Magetan.