## **ABSTRACT**

The purpose of this research is to test the influences of customer relationship marketing, product excellence, and service quality toward customer satisfaction and the effect to customer loyalty. Using these variables, caused by result of the research before Tax, Brown and Chadrasekaran (1998), Mital, Ross and Baldasare (1998), Parasuraman et al., (1998).

The samples of this research are 100 customer of Axa Mandiri Semarang. Structural Equation Modeling (SEM) was run by an AMOS software for data analysis.

The result of the analysis showed that customer relationship marketing, product excellence, and service quality has positive influence which is significant toward toward customer satisfaction, customer satisfaction has positive influence which is significant toward customer loyalty. *Theoritical implications and suggestions for future research have been elaborated at the end of this study.* 

Keywords: Customer Relationship Marketing, Product Excellence, Service Quality, Customer Satisfaction and Customer Loyalty