

## **ABSTRACT**

*PT Bank BNI Syariah Pekalongan Branch Office has an operational area covering Pekalongan City, Pekalongan Regency, Tegal Regency, Tegal City, Brebes Regency, Batang Regency, and Pemasang Regency. Data from 2000 to 2011 shows a deceleration in increasing third party funds (DPK) compared to the movement in the last 6 years from 2012 to 2018. This stagnant picture shows that there are still things that have not been optimized in carrying out management and maintenance. fund customers, even though the services provided by each employee, especially sales, are in accordance with the company's standard operating procedures (SOP). This study aims to analyze the effect of bankers' personal attitude and benefits perception on customer satisfaction and loyalty. Data analysis using SEM (Structural Equation Model) with AMOS software. The results of this study indicate that bankers' personal attitude and perceived benefits perception have an impact on customer satisfaction and loyalty.*

*Keywords: Personal attitude bankers, Perceived usefulness, Customer satisfaction, Customer Loyalty*